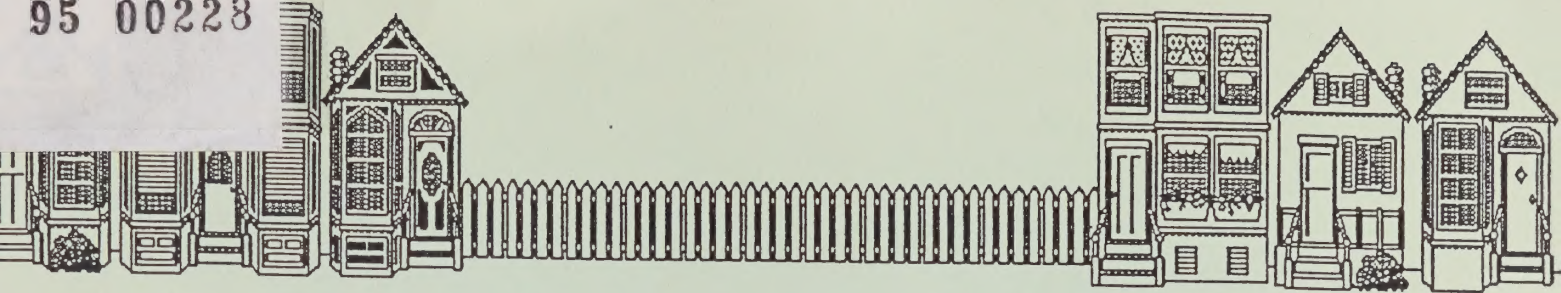


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# HOUSING ELEMENT

of the


## MADERA COUNTY GENERAL PLAN

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## ABSTRACT

### Introduction

The Housing Element for the Madera County General Plan Update provides goals and programs for the provision of housing throughout Madera County for the years 1992 to 1997. The implementation for these programs was derived from previous housing elements, current regional housing programs, and public input on affordable housing needs of Madera County residents. Demographics indicate increased growth throughout Madera County for the next five years, and housing programs will correlate with those needs.

1.

2.

3.

4.

### Conclusion

1.

2.

3.







## HOUSING ELEMENT

### Objectives:

1. To assure the opportunity for all residents to obtain safe, sanitary housing adequate to meet their needs.
2. To ensure decent housing for every income level in quality living environments, including housing for migrant farm workers, emergency shelters and other special needs.
3. To protect residential areas and neighborhoods from noise, incompatible land uses, traffic congestion, hazards and other objectionable elements.
4. To provide a choice (variety) of living environments.
5. To provide a good balance of residents and jobs.
6. To encourage the construction of 5,203<sup>1</sup> new housing units in the unincorporated area for very low, low, median and moderate income families by July 1, 1997.
7. To preserve residential neighborhoods, the County shall work to prevent land use conflicts, adverse environmental impacts, and undesirable traffic concentrations.

### Policies:

1. The County should encourage the review of development for their compatibility with existing neighborhoods.
2. The County should maintain its existing housing stock in a safe and sanitary condition.
3. The County should address the needs of homeless residents.

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<sup>1</sup>. Department of Housing and Community Development - regional housing needs for Madera County, June 1991.

4. The County should provide ways of addressing senior citizen's housing needs and affordability.
5. The County shall encourage the provision of adequate shelter for migrant farm workers.
6. Permitted non-residential uses and activities shall be compatibly integrated into the neighborhoods they serve.
7. Distinctive neighborhood identities shall be promoted.
8. The County shall encourage the provision of units available for sale or rent to low and moderate income households.
9. An overall increase in urban residential densities shall be encouraged to make more efficient use of land and facilities.
10. Governmental constraints to the development, improvement, and maintenance of the housing stock shall be minimized.
11. The opportunities for home ownership shall be encouraged.

Implementation:

1. The County shall conserve existing housing wherever possible.
2. The County will assess and seek mitigation of incompatible land uses, increased traffic volumes, and other potentially blighting influences of neighborhoods.



3. The County will use Community Development Block Grants and other available funds to prevent the decay of established residential areas.
4. The amount land designated for residential use in the General Plan shall be sufficient to meet housing demand.
5. The County may permit residential development at densities greater than the standard densities indicated for the residential land use designations of the General Plan if the project applicant submits a proposal that will make at least 20% of the dwelling units affordable to low and moderate income households (Government Code Section 65913.4).
6. The County may grant incentives, including a reduction in site development improvements or approval of mixed use zoning when specific percentages of the total amount of housing are set aside for low, or very low income residents. The development may exceed the density limits of the General Plan by up to 25% (Government Code Section 65915).
7. The County shall continue to maintain its housing stock in a safe and sanitary condition through housing rehabilitation programs and enforcement of its codes.
8. Public or private projects that displace residents or eliminate neighborhoods shall be rejected unless they would, in balance contribute to the public's health, safety, and welfare.
9. The County shall not condone any unlawful discrimination or segregation in housing.
10. The County shall ensure the use of development concepts and techniques designed to reduce housing costs.





## ACTIONS FOR AFFORDABLE HOUSING

The five public hearings held throughout the County resulted in many suggestions and recommendations. Considering frequency of requests, assessed need, and actions feasible by County government, the resulting programs have been selected and include the following:

POLICY: To provide affordable housing for all incomes throughout the County of Madera.

### Implementation:

1. Identify excess federal, state and county lands for affordable housing.
2. Provide developers incentives such as density bonuses for housing for larger families, senior citizens, handicapped, etc.
3. Activate County Housing Authority and investigate combining city and county efforts through a joint housing authority.
4. Establish a task force to address continuing housing issues.
5. Plan areas for labor camps for farm workers.
6. Strengthen code enforcement of health, safety and zoning.
7. Establish a clearinghouse for tenants rights information, credit references, and deposit assistance programs.
8. Continue acquisition of grants for rehabilitation and winterization programs.
9. Encourage a non-denominational shelter for homeless, battered women, families and others in need.
10. Address need of community services(sewer & water) to provide new housing.





## HOUSING PROGRAMS FOR 1992-1997

### 1. IDENTIFY EXCESS FEDERAL, STATE AND COUNTY LANDS FOR AFFORDABLE HOUSING.

#### Program 1.0

The County will seek subcontracts with an eligible provider to develop preselected sites for prospective new homeowners.

Implementing Agency: County Administrative Office

Funding Source: FmHA 523 or 524 funds.

Objective: Prepare potential sites for low cost housing and new home construction.

Timetable: 1992-1997

#### Program 1.1

The County will seek subcontracts with an eligible builders\contractors to assist in the construction of self-help housing for low and moderate income families.

Implementing Agency: County Planning Department and Administrative Office.

Funding Source: FmHA 502/514/516 funds.

Objective: 300 units.

Timetable: 1992-1997

#### Program 1.2

The Land Use Element of the General Plan will be reviewed and updated to ensure adequate land is available for various housing types at all income levels.

Implementing Agency: County Planning Department, Planning Commission and Board of Supervisors.

Funding Source: Staff time and General Fund.

Objective: Examine present land uses for consistency with the plan and update for future growth trends and needs.

Timetable: December 1992.

### Program 1.3

Identify and evaluate existing\proposed multiple family project sites to establish housing cooperative and for potential rehabilitation of rental assisted housing.

Implementing Agency: County Planning Department.

Funding Source: Staff time, FmHA 515 rental rehabilitation funds.

Objective: Provide alternative forms of housing for low income households.

Timetable: Ongoing and with current CDBG programs.

### Program 1.4

The County will evaluate housing conditions in all areas of the county determining priority needs.

Implementing Agency: County Engineering and Environmental Health Department.

Funding Source: Staff time.

Objective: Prioritize housing need areas for future block grant and other applications.

Timetable: Ongoing.

## **2. PROVIDE INCENTIVES FOR HOUSING FOR LARGER FAMILIES.**

### Program 2.0

Allow density bonuses for low to moderate income housing in all proposed subdivisions. Proposals to be submitted to Board of Supervisors.

Implementing Agency: County Planning Department.

Funding Source: Staff time and County funds.

Objective: Provide opportunities for low to moderate income housing in various areas of the County.

Timetable: Ongoing.

3. **ACTIVATE COUNTY HOUSING AUTHORITY AND INVESTIGATE COMBINING CITY AND COUNTY EFFORTS THROUGH A JOINT HOUSING AUTHORITY.**

Program 3.0

Support construction of affordable housing for low income households to be operated or maintained through an assisted housing agency or cooperative.

Implementing Agency: County Planning Department, possibly a cooperative effort with City Housing Authority/Self-Help Enterprises.

Funding Source: FmHA 515 rental program (for construction)

Objective: 101 units.

Timetable: 1992 - 27 units, 1993 - 37 units, 1994 - 37 units, 1995 - 1997 unknown.

Program 3.1

The County will develop a Housing Authority, either independently, or jointly with the City of Madera Housing Authority.

Implementing Agency: County Planning Department, County Administrative Office, Madera City Housing Authority, City Manager, and Board of Supervisors.

Funding Source: Staff time.

Objective: Attempt to establish a regional housing agency which can better focus assistance programs to area-wide needs.

Timetable: January 1994.

Program 3.2

The County will contact the City Housing Authority to try to establish a cooperative agency for referrals of housing discrimination.

Implementing Agency: County Planning Department.



Objective: To assure the opportunity for all residents to obtain safe, sanitary housing adequate to meet their needs.

Timetable: December 1997.

#### 4. ESTABLISH A TASK FORCE TO ADDRESS CONTINUING HOUSING ISSUES.

##### Program 4.0

The County will continue efforts to attract business and industry compatible to the area promoting available industrial property, wage levels, housing costs, etc.

Implementing Agency: Economic Development Commission and Overall Economic Development Plan Committee.

Funding Source: Economic Development Administration and Community Development block Grants.

Objective: Broaden employment base to stabilize employment levels.

Timetable: On-going.

#### 5. PLAN AREAS FOR LABOR CAMPS FOR FARM WORKERS.

##### Program 5.0

A. The County will encourage farm labor housing by proposing revision to current County requirements for both permanent and seasonal farm labor housing. An amendment to the County Zoning Ordinance will be submitted for consideration to allow up to five farm labor housing units as a permitted use in agricultural zones of 40 acre or larger parcels.

B. The County Planning Department will prepare an ordinance for consideration to allow seasonal farm worker housing (labor camps) as a permitted use in certain agricultural zones subject to specific parcel size, setback and pre-approved building plan requirements.

Implementing Agency: County Planning Department, Planning Commission and Board of Supervisors.

Funding Source: Staff time.

Objective: Remove prohibitive regulations for placement of farm labor housing.

Timetable: Draft ordinance revisions will be submitted for consideration in 1993.

6. MAINTAIN CODE ENFORCEMENT OF HEALTH, SAFETY AND ZONING.

Program 6.0

The County will support the proper use of building codes and use of alternative building materials which do not compromise health and safety concerns. Specific recommendations will be made to legislators as enabling legislation is being considered.

Implementing Agency: Board of Supervisors, Engineering, Environmental Health, Planning, and Road Department

Funding Source: Not applicable.

Objective: Allow innovative techniques/ideas which would reduce housing costs.

Timetable: On-going as legislation is considered.

7. ESTABLISH A CLEARINGHOUSE FOR LANDLORD\TENANTS RIGHTS INFORMATION, CREDIT REFERENCES, AND DEPOSIT ASSISTANCE PROGRAMS.

Program 7.0

The County will promote equal housing opportunities by providing information on Fair Housing Laws and referring complaints of housing discrimination to appropriate State or Federal Agencies.

Implementing Agency: Planning Department/County Administrator

Funding Source: Staff time and County funds.

Objective: Promote equal opportunity housing for all income and ethnic groups in the County.

Timetable: On-going.

### Program 7.1

The County will promote the use of rental assistance programs to persons who would not be able to afford decent housing.

Implementing Agency: City/County Housing Authority.

Funding Source: HUD Section 8 rental certificates and voucher program.

Objective: Reduce housing costs and provide assistance for owner households who rent their units while renting housing for themselves.

Timetable: 1992 - 1993 (15 to 20 units) per year.

## **8. CONTINUE ACQUISITION OF GRANTS FOR REHABILITATION AND WINTERIZATION PROGRAMS.**

### Program 8.0

The County will continue providing coordination assistance to low income homeowners for weatherizing older homes, particularly in target areas for housing rehabilitation projects.

Implementing Agency: County Action Committee and Central Valley Opportunity Center.

Funding Source: Community Services Administration.

Objective: Improve housing quality and reduce heating and cooling costs for low income households.

Timetable: On-going however contingent upon funding.

### Program 8.1

The County will encourage the leveraging of other rehabilitation funds in areas where active housing rehabilitation is occurring and through the block grant application process.

Implementing Agency: Self-Help Enterprises, Madera County , and other rehabilitation providers.

Funding Source: FmHA 502 and 504, 515 funds, and SSI rehabilitation grants.



Objective: Enhance/leverage housing rehabilitation grant applications by showing use of other funding sources. Also to rehabilitate more units than could be done with a single funding source (5 units per year).

Timetable: With each CDBG Application Project.

#### Program 8.2

The County will utilize the Community Development Block Grant (CDBG) Program to rehabilitate housing and make public facility improvements.

Implementing Agency: County Planning Department and County Administrative Office.

Funding Source: State Community Development Block Grants.

Objective: Utilize the information in Program 2.1 in upgrading housing conditions in the County. Make health and safety improvements where needed through housing repair and public facility improvements (100 units).

Timetable: Annually as funding from HCD and HUD can still be obtained and the proposed application(s) meets State standards. 1992/93 30 units\*, 1993/94 30 units\*, 1994 - 1997 unknown.

**\* Includes Native American**

#### Program 8.3

Provide informational assistance and inspections to homeowners/investors desiring to rehabilitate their dwellings.

Implementing Agency: County Building Department.

Funding Source: Staff time.

Objective: Provide technical assistance on construction and building code requirements.

Timetable: On-going.

#### Program 8.4

Organize and develop a housing abatement/rehabilitation program for the County.

Implementing Agency: County Environmental Health Department, Planning Department, and Building Department.

Funding Source: Staff time.

Objective: Improve housing quality throughout the County.

Timetable: July 1997.

#### Program 8.5

The County will consolidate and publish a list of available housing programs and services for use by builders, contractors, owners, renters, or anyone interested in housing in the County.

Implementing Agency: County Planning Department.

Funding Source: Staff time and General Fund.

Objective: Inform interested persons of available programs.

Timetable: December 1992.

### **9. ENCOURAGE A NON-DENOMINATIONAL SHELTER FOR HOMELESS, BATTERED WOMEN, FAMILIES AND OTHERS IN NEED.**

#### Program 9.0

The County will address the need for shelter for homeless residents, dislocated residents, and others in need of emergency assistance.

Implementing Agency: Joint Housing Authority.

Funding Source: Private non-profit agency, grants.

Objective: Two shelters, one in the mountains and one in the valley.

Timetable: 1992 - 1997.

10. ADDRESS NEED OF COMMUNITY SERVICES (SEWER & WATER) TO PROVIDE NEW HOUSING.

Program 10.0

The County will continue to identify the unincorporated areas with existing or proposed urban services to determine which sites could be developed for moderate to high density housing.

Implementing Agency: Planning Department.

Funding Source: Staff time.

Objective: Identify potential development sites for lower cost housing.

Timetable: On-going.

Program 10.1

Program 10.1.1

The County will utilize staff to file grant applications for, or otherwise expand community sewer and water to facilitate development of low and very low income housing in the communities of Fairmead, LaVina, North Fork, and Oakhurst.

Program 10.1.2

The County will utilize staff to file grant applications for housing rehabilitation to facilitate conservation and development of low and very low income housing.

Program 10.1.3

The County will utilize staff to file grant applications for removing existing or potential health and safety problems to facilitate conservation and development of low and very low income housing.

Implementing Agency: County Administrative Office, Planning, Environmental Health and Engineering Departments, and the County Action Committee.

Funding Source: Various but primarily FmHA and CDBG grant funds as available.

Objectives: 1. Provide necessary infrastructure to accommodate housing development.

2. Preserve existing housing.
3. Remove health and safety problems in rural areas.

Timetable: Annually.

#### Program 10.2

Promote by discussing benefits in preapplication conferences and offering incentives for the use of cluster housing or planned development concepts where existing or proposed urban services are available.

Implementing Agency: County Subdivision Committee and Planning Department Staff.

Funding Source: Not applicable.

Objective: Encourage smaller lots and lower cost housing.

Timetable: On-going.

#### Program 10.3

The County will continue to support intergovernmental cooperation with the land use development plans of the County and cities of Madera and Chowchilla. Such actions include pre-zonings, annexations, and extension of public facilities.

Implementing Agency: County and City Planning Departments, legislative bodies, and LAFCO.

Funding Source: Staff time.

Objective: Facilitate development improvements and lower cost housing opportunities.

Timetable: On-going.

## 11. EXPEDITE THE PROCESSING OF LOW INCOME HOUSING PROJECTS

#### Program 11.0

The County will assign priority to the processing of low income housing projects. These projects will be given priority over other development applications.

Implementing Agency: Madera County Planning, Building, Environmental Health and Road Departments.



Funding Source: Staff time.

Objective: To encourage the development of low income housing.

Timetable: This policy will become effective immediately with adoption of this Housing Element.

**12. PROVIDE FOR ADDITIONAL AFFORDABLE HOUSING FOR DEPENDENT FAMILY MEMBERS.**

Program 12.0

Prepare an amendment to the County Zoning Ordinance to allow secondary residences in residential areas having 1 acre or larger lots.

Implementing Agency: County Planning Department, Planning Commission, and Board of Supervisors.

Funding Source: Staff time.

Objective: Provide additional housing opportunities.

Timetable: Draft ordinance revisions will be submitted for consideration in 1993.

**13. PROVIDE FOR THE REDUCTION OR ELIMINATION OF FEES THAT MAY MAKE HOUSING UNAFFORDABLE.**

Program 13.0

Applicants for low income housing projects may request partial or complete waiver of fees where it can be demonstrated that they have a substantial impact on the affordability of a project and where adequate guarantees are provided to assure the project will be developed to provide low income housing.

Implementing Agency: County Board of Supervisors

Funding Source: County General Fund

Objective: Eliminate Constraints to the development of low income housing.

Timetable: This policy will become effective with the adoption of this Housing Element.

**14. THE COUNTY WILL PURSUE NEW REVENUE SOURCES TO PROVIDE AFFORDABLE HOUSING.**

Program 14.0

The designation of redevelopment areas within the unincorporated County area will be considered to provide tax increment financing for rehabilitating and development of low and moderate income housing.

Implementing Agency: County Planning Department and Board of Supervisors.

Funding Source: Staff time.

Objective: To provide additional revenue to develop and rehabilitate affordable housing.

Timetable: 1993-1994.

**15. PROVIDE ADDITIONAL OPPORTUNITIES FOR AFFORDABLE MANUFACTURED HOUSING.**

Program 15.0

The County will propose revisions to its current manufactured housing requirements. The current 10 year age limitation for manufactured housing units being located in the County will be proposed for elimination.

Implementing Agency: County Planning Commission and Board of Supervisors.

Funding Source: Staff time.

Objective: Provide additional opportunities for affordable housing.

Timetable: Draft revisions to the ordinance will be submitted for consideration in 1993.

**16. PROVIDE ADDITIONAL INCENTIVES FOR AFFORDABLE HIGH DENSITY MULTI-FAMILY AND SINGLE-FAMILY RESIDENTIAL DEVELOPMENTS.**

Program 16.0

The County will consider revisions to its urban multi-family residential zoning (RUM - Residential, Urban, Multiple Family) to decrease the minimum lot area from 2,500 square feet per family to 2,000 square feet per family.

Implementing Agency: County Planning Commission and Board of Supervisors.

Funding Source: Staff time.

Objective: Reduce land costs per unit and encourage multi-family residential developments.

Timetable: Ordinance revisions will be submitted for consideration in 1993.

#### Program 16.1

The County will consider revisions to its urban single-family residential zoning (RUS - Residential, Urban, Single Family) to decrease the minimum lot size requirement from 6,000 square feet to 4,500 square feet.

Implementing agency: County Planning Commission and Board of Supervisors.

Funding Source: Staff time.

Objective: Reduce land costs per unit and encourage affordable single-family residential development.

Timetable: Ordinance revisions will be submitted for consideration in 1993.

### **17. DESIGNATE ADDITIONAL AREAS FOR MULTI-FAMILY RESIDENTIAL DEVELOPMENT.**

#### Program 17.0

The County will propose additional areas for multi-family residential development as a part of its current General Plan Update.

Implementing Agency: County Planning Department, General Plan Advisory Committee, Planning Commission and Board of Supervisors.

Funding Source: Staff time.

Objective: Provide additional opportunities and incentive for multi-family residential developments.

Timetable:	1994 County General Plan Update and ongoing Community Plan Updates.
	1994 Rio Mesa and Gunner Ranch/Hospital Plan.
	1995 State Center Community College Area Plan.

#### Program 17.1

The County will propose Minimum Density Standards for areas designated Multi-Family Residential Development

Implementing Agency:	County Planning Department, General Plan Advisory Committee, Planning Commission, and Board of Supervisors.
Funding Source:	Staff Time and General Fund (General Plan Update).
Objective:	Assure Multi-Family Residential Areas are reserved and used for development to appropriate densities.
Timetable:	1994 General Plan Update Completion 1995 Ordinance Revisions

#### Program 17.2

Areas currently designated in the County General Plan for Multi-Family Residential use that are not currently zoned Multi-Family Residential will be proposed for Rezoning to be consistent with current General Plan Designations.

Implementing Agency:	County Planning Department, County Planning Commission, and Board of Supervisors.
Funding Source:	General Fund, Staff Time
Objective:	Assure Multi-Family Residential areas designated on the current General Plan area developed consistent with current General Plan Designations.
Timetable:	1995-1996



18. **DISTRIBUTE LOW AND MODERATE INCOME HOUSING THROUGHOUT UNINCORPORATED COMMUNITY AREAS TO AVOID CONCENTRATIONS OF THIS TYPE OF HOUSING.**

Program 18.0

The County will work with the General Plan Advisory Committee and Community Plan Update Committees to provide for each communities fair share of housing for all income levels as a part of General Plan and Community Plan Updates.

Implementing Agency: County Planning Department, Community and General Plan Advisory Committees.

Funding Source: Staff time.

Objective: Provide a balance of housing opportunities in all areas of the County.

Timetable: On-going.

19. **PROVIDE FOR TRANSITIONAL HOUSING OPPORTUNITIES FOR THE HOMELESS.**

Program 19.0

Allow vacant buildings to be used as temporary shelters. Conditional Use Permit provisions will be proposed for incorporation into appropriate land use zones allowing the temporary use of appropriately designed and supervised vacant buildings as transitional housing.

Implementing Agency: County Planning Department, Planning Commission and Board of Supervisors.

Funding Source: Staff time.

Objective: Provide additional temporary housing opportunities.

Timetable: Ordinance revisions will be submitted for consideration in 1993.

20. **DEVELOP A COMPREHENSIVE APPROACH IN ADDRESSING THE COUNTY'S AFFORDABLE HOUSING NEEDS.**

Program 20.0

The County will invite developers, financial institutions, realtors, city representatives, and other interested parties that participate in the housing development process to meetings to address housing problems in the County.

Implementing Agency: County Planning Department.

Funding Source: Staff time.

Objective: Development recommendations for coordination and comprehensive solutions to housing affordability.

Timetable: Spring of 1993.

#### Program 21.0

Measures to diminish risk of conversion and replacement costs of affordable housing that may be converted to market rate housing will be undertaken by the County by monitoring the status of these projects with an overall objective of conserving the units as affordable housing. This can be accomplished through agreements with the Madera Housing Authority, Self-Help Enterprises or any other qualified agencies.

Implementing Agency: County Planning Department.

Funding Source: Staff time.

Objective: Preserve existing affordable housing which is at risk of conversion to market rate housing such as the Oak Valley Project in Oakhurst.

Timetable: On-going.

## HOUSING PROGRAMS

The following programs are designed to implement the County's policies in an effort to attain housing goals. These programs emphasize local and internal actions most appropriate to attain these goals. Actions have been designed for implementation within the next five years although many of these programs and policies will be a part of the long-term effort to improve housing opportunities in the County.

### SUMMARY OF HOUSING PROGRAM OBJECTIVES TO 1997

Program	Very Low	Lower	Moderate	Above	Total
<u>County Programs</u>					
Farmers Home	238	109	409		756 409
Single Family*	136	164	109		202
Multi-Family*	98	104			
Rehabilitation					
<u>Section 8</u>	11	16			27
Rental Program					
<u>Developer/FmHA</u>		38	289		327
<u>Expansion of Water and Sewer Service</u>					
CDBG*	141	136			277
FmHA*	210	109	109		428
Other*			109	693	802
<u>CDBG Programs</u>					
Rehabilitation	136	105			241
<u>Other Programs**</u>	310	194	158	1,436	2,098
TOTAL	1,280	975	1,183	2,129	5,567
Subtotal New Housing	1,197	780	1,119	2,107	5,203

\* New housing programs; however, some water and sewer projects can be viewed as conservation efforts for existing housing stock that may be subject to infrastructure deficiencies.

\*\* Other programs include federal or state subsidy programs available to low and moderate income families not specifically listed in the County's programs above. Other programs also include mortgage assistance to higher income families as well as normal market financing.





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## INTRODUCTION

The State has determined the "early attainment of a decent home and satisfying environment for every Californian to be a priority of the highest order." Although the State has a role in reaching this goal, the local jurisdiction however, has been identified as the most appropriate level for addressing housing problems. Article 10.6 of the State Government Code states the legislature's policy and intent by identifying specific issues to be addressed by cities and counties in the preparation of their Housing Elements.

The Housing Element is one of seven required elements of the General Plan. The General Plan is the overall statement of the County's goals for its future. The Housing Element identifies the County's housing needs, defines housing goals, and outlines specific policies and programs intended to attain those goals.

This Housing Element revision was prepared and submitted to the State for comments in 1992 according to the most recent Housing Element guidelines. Some program recommendations and revisions were made and incorporated into this document. State law requires an update be prepared by July 1, 1992 according to Article 10.6 guidelines.

### The Participants

In order to identify appropriate goals, policies, and programs, the housing situation was first

identified and analyzed by the County Planning Staff. The General Plan Update Advisory Committee then met several times to discuss the needs assessment, policies, and programs. Under the direction of the Advisory Committee, the County Planning Department Staff prepared the element. The element was reviewed during several public hearings before the Planning Commission and Board of Supervisors prior to adoption. Copies of the Housing Element were made available for public review at the Planning Department and the local branches of the County Library, both before and after it was adopted. Notice of the public hearings were published in all the local newspapers. Informational articles appeared with an explanation of the purpose and function of the Housing Element, inviting all interested parties to either attend the hearing or otherwise make their comments known to the Planning Department Staff. Once all public comment had been taken and considered, the Board of Supervisors adopted the Housing Element with changes they felt were needed in light of public comment. After reviewing comments from the State, some changes were made with specific program goals and objectives being incorporated into the element.

Other County departments, the cities of Madera and Chowchilla, and the local nonprofit housing corporations were also involved with the preparation of the element in an advisory capacity. They were given copies of the various sections of the element as it was written, and they were invited to attend the General Plan Update Advisory Committee meetings. There they provided comments on the element and answered technical questions for Committee members.

### **Updating the Housing Element**

State law requires that the element be updated at least every five years with the first revision being completed by January 1, 1986. Madera County Staff updated the data and evaluated the policies and programs in the element using the 1990 Census information, need projections from the State Department of Housing and Community Development, and other available sources. Public hearings

by the Planning Commission and Board of Supervisors were held to provide public input for the updated Housing Element. State comments are incorporated as necessary into the element prior to its adoption by the Board of Supervisors.

### **Consistency with Other General Plan Elements**

All seven elements of the Madera County General Plan are designed to be internally consistent, which means that the policies, priorities, and programs of each element should be internally consistent with all other elements and work toward the same goals. Of all seven elements (land use, circulation, open space, conservation, safety/seismic safety, noise, and housing), the Land Use Element has the most impact on housing in a rural county like Madera. Other elements, such as open space, conservation and noise, are reflected in the Land Use Element of the General Plan. The Land Use Element is reviewed to determine if adequate sites are provided in appropriate places allowing for housing for all economic segments of the community.

### **Geographical Area to be Covered**

The Housing Element addresses the issues of housing need and housing provision for the whole of Madera County, including indirectly the two incorporated communities of Madera and Chowchilla. The County's jurisdiction runs from the crest of the Sierra Nevada Mountains to the center of the San Joaquin Valley bounded by the San Joaquin River. It includes a concentration of population in the foothills centered around the unincorporated community of Oakhurst, a suburban population around the city of Madera, and a scattered rural population of farm houses, clusters of farm worker housing, and urban residential subdivisions. Some of these unincorporated areas will be addressed individually, as the data is available and their level of need demands it.

The regional context in which Madera County's housing exists is defined mainly by the interaction



of the incorporated communities and the unincorporated area. Some interaction between Fresno County's housing and job market and Madera County's housing market has occurred. This is largely reflected in the high growth rate of the County's population due to the attraction of rural living and less expensive land and housing prices than Fresno County.

### **Resource Inventory and Needs Assessment**

This section of the plan will provide the data and analysis upon which the plan is based. The section is divided into seven components: Population and Employment Projections, Household Characteristics, Land Inventory, Potential/Actual Non-Governmental Constraints to Housing, Potential/Actual Governmental Constraints to Housing, Special Housing Needs, and Opportunities for Energy Conservation with Residential Development.

The information contained here provides the building blocks for understanding the housing needs and problems of the County. Whenever available the data collected is from the most recent census of population and housing, the 1990 Census. Where possible, more recent estimates from the State's Department of Finance, Employment Development Department, and Department of Housing and Community Development are used. Other sources include banks, school districts, utilities, real estate and construction firms, and other County departments.

## SUMMARY

The Housing Element is divided into five major sections: Resource Inventory/Needs Assessment, Non-Governmental Constraints, Governmental Constraints, Housing Programs, and Program Assessment.

The Needs Assessment provides a picture of the present and future housing situation. This section includes "Background Information" and a "Needs Assessment" based on the information collected. Non-Governmental Constraints and Government Constraints that limit the provision of housing are also addressed.

The next section (Housing Programs) represents the County's "Housing Goals" -- the highest aspirations of the community for housing; "Policies" -- statements that guide decision making and provide criteria for selecting housing and other programs; and "Programs" -- the listing of actions to be taken accomplishing these policies. The program assessment evaluates past actions and provides direction for meeting the housing needs of the future.

### Analysis of Needs

Madera County's unincorporated population grew 31% between 1980 and 1990, increasing from a population of 36,262 to 52,879. Forty-two percent of that growth has been in Eastern Madera County which has grown from 12,505 in 1980 to 19,546 in 1990.

The Hispanic population has, on a percentage basis, become a smaller portion of the total population standing at 27% in 1980 and 26% in 1990. The Hispanic population is concentrated in the rural area around the City of Madera and in the southeast area of the County.

In the unincorporated area of the County the population per household has increased from 2.85 from the 1980's to 3.04 persons per household in 1990 as reported by the State of California Census Data Center. Low income, minority, and renter population per household in the incorporated areas of Madera and Chowchilla are all larger than the County average.

Female headed families comprise slightly over 9% of the County's unincorporated population while 11% of all households are headed by senior citizens. Although only estimates are available, migrant farm labor households comprise about 7% of the households in the unincorporated territory and are an important group of households competing for housing.

The average family income in Madera County was nearly \$4,000.00 below that statewide average in 1990. An estimated 12% of the County's families have incomes below poverty level, with the minority groups comprising over three-fourths of this group. Low incomes are due partly to the low paying, seasonal nature of agriculture which is the County's primary employment category. Partially as a result of low incomes, 47% of the lower income households in the County are paying more than 25% of their income on housing. Renters make up the majority of this group.

Another factor associated with low income is overcrowding. Overcrowding is defined as more than 1.01 persons per room in a dwelling. As of 1990 approximately 10% were living in overcrowded conditions. Minority households, due to large family size, have a higher tendency towards overcrowding.

There were 15,992 year-round housing units in the unincorporated portion of Madera County in 1990 with an additional 1,039 housing units used for seasonal, recreational or occasional use. The vacancy rate for year-round housing is 2%. The supply of dwellings that are vacant and are for sale

or rent is in short supply. Of these it is estimated that about 1% are for rent and 1% are for sale.

Renters comprise 26% of all occupied housing units in 1990. Most of the rented dwellings in the unincorporated County are single family homes, including manufactured housing. Manufactured housing which is rented comprises approximately 5% of the rental housing stock.

Judging from various housing condition indicators, almost 14% of the housing stock is substandard. This figure may run as high as 77% in some older rural communities.

From the above picture of housing in Madera County, three major areas of need can be identified: overpaying, overcrowding, and shortage of structurally sound housing. An estimated 22% of Madera County's households have one or more of the above needs.

Both the characteristics of the private housing market and the constraints that government place on that market largely indicate the quantities and types of housing produced. The housing market influences the availability of land for residential use, several factors contributing to housing costs, rehabilitation of housing, and construction trends. Government constraints include land use and development controls (zoning, manufactured housing laws, site development requirements); services and facilities; the land division permit process; and the capability of the County to utilize State and Federal programs.

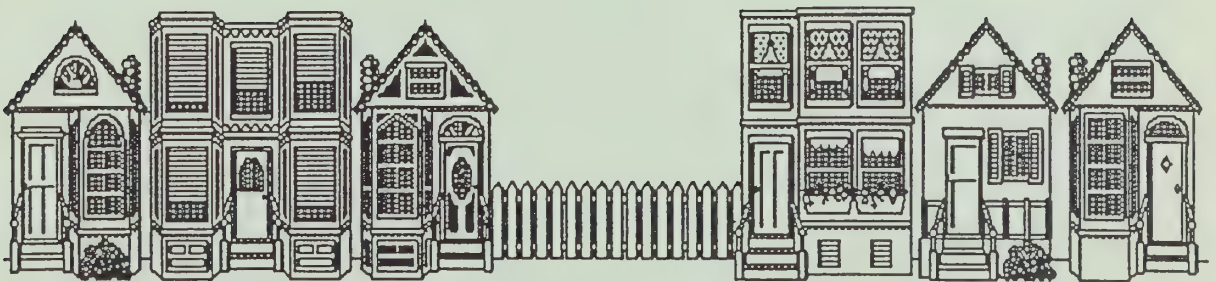




# HOUSING ELEMENT

of the

## MADERA COUNTY GENERAL PLAN



Prepared by the Madera County Planning Commission - June 1981

Updated April 1984

Revised November 1985

Updated June 1992



## HOUSING ELEMENT

### I. RESOURCE INVENTORY AND NEEDS ASSESSMENT

#### A. Population and Employment Characteristics/Trends

##### 1. Population

As of April 1, 1990 the U.S. Census estimated that 88,090 persons resided in Madera County, including the two incorporated communities of Madera and Chowchilla. The County has grown considerably showing a 28% increase over the 10 year period between 1980 and 1990, or an annual average growth rate of 2.8%. The State's population increase for the same 10 year period was 21%. This high growth rate for Madera County was common to many of the foothill counties of California during the 1980's and was due largely to a substantial in-migration. In-migration accounts for 69.7% of the County's population increase between 1980 and 1990, whereas only 55% of the state-wide growth was due to the same source. The growth for the unincorporated area of the County was 31% as compared to an increase of 35% for the City of Madera and 14% for the City of Chowchilla. The differing growth rates have resulted in a slight shift in the proportion of the population residing in the unincorporated area from 57% in 1980 to 56% in 1990. The increasing popularity of rural living and the typically lower housing cost in rural counties adjacent to urban counties have been the major factors which account for both the higher than average county-wide growth rate and increased populations in the unincorporated areas.



The population growth rate in the mountain area of the County (Oakhurst-North Fork Census Division) was even greater during the 1980's than the unincorporated area as a whole. The Census figures for 1990 show a 33% increase in mountain area population since 1980. The population in the Madera West Area and Chowchilla Rural Area grew very little, while the Rural Area exceeded, and the Madera Southeast Area paralleled the County-wide growth rate. See figures A and B for location of the 1990 Census Tracts.

**Table 1**

<b><u>POPULATION AND HOUSEHOLD PROJECTIONS TO 1997 FOR THE UNINCORPORATED TERRITORY</u></b>			
	<u>1985</u>	<u>1990</u>	<u>1997</u>
Population	43,467	52,879	59,920
Households	13,487	17,031	19,174

The unincorporated population is currently 52,879. Table 1 presents estimated future population projections for a five-year planning period

and to 1997 for State planning purposes. Projections are based on the State Department of Finance estimate the growth rate to be 3.3% per year<sup>2</sup>. Actual counts in previous years tend to be lower than the estimates.

## 2. Group Quarters

Of the County's total population, approximately 2.2%, or 1,155 persons, were housed in group quarters in 1990. This percentage is expected to remain the same or decrease due to the fact that there are few large group residential facilities, i.e., group homes, existing or planned in the County. Small scale residential care facilities may continue to keep pace with population growth.

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<sup>2</sup>. Annual average percent change, 1985 to 2002, State Department of Finance.

### 3. Age Structure

The age structure of the County has been gradually shifting since 1960 resulting in an older median age as can be seen in Table 2. There is no reason to believe this percentage will change significantly in the period between 1990 - 1997. Table 2.1 identifies the age by gender categories in the County. The median age also varies greatly from area to area as seen in Table 3. Most noticeable is the higher median age in the Mountain area, exceeding the County figures by 5 to 6 years. This is due partly to the large population of retired persons in the Oakhurst area and other parts of the mountain area.

Table 2

<u>AGE COMPOSITION (UNINCORPORATED COUNTY)</u>					
<u>Year</u>	<u>0-19 Years</u>	<u>20-44 Years</u>	<u>45-64 Years</u>	<u>65+ Years</u>	<u>Median Age</u>
1950	41.8%	35.1%	16.9%	6.2%	27.2 Years
1960	42.5%	29.9%	17.8%	9.8%	26.4 Years
1970	39.4%	27.6%	22.0%	11.0%	28.8 Years
1980	5.5%	35.0%	18.7%	10.8%	29.1 Years
1990	33.7%	34.7%	19.9%	11.7%	29.5 Years
Source: Data from 1950-90 U.S. Census.					

Table 2.1

<u>AGE BY GENDER (UNINCORPORATED COUNTY)</u>		
	<u>Male</u>	<u>Female</u>
TOTAL:	26,613	26,266
<u>Age</u>		
65 and over	2,956	3,206
45-64	5,354	5,189
20-44	9,258	9,141
0-19	9,045	8,730
MEDIAN AGE:	28.9	30.0
Source: 1990 U.S. Census.		

TABLE 3

MEDIAN AGE BY CENSUS TRACT (UNINCORPORATED)  
NUMBER OF PEOPLE

<u>AGE</u>	<u>TRACTS</u>										
Tracts	1.02	1.03	1.04	1.05	2	4	5.02	5.03	5.04	5.05	10
18 and Under	909	964	867	1979	1311	541	601	618	2868	2395	2036
19 to 44	1150	983	1222	2440	1461	626	721	792	3132	2821	2569
45 to 64	838	997	968	1853	763	320	312	435	1193	1050	1181
65 and Over	708	838	951	1204	421	135	164	210	491	418	524
Median	41.8	41.3	42.9	39.3	30.9	28.8	31.9	32.5	29.2	28.5	31.35

PERCENTAGE OF AGE GROUP BY TRACT

<u>AGE</u>											
18 and Under	25.2	25.5	21.6	26.5	33.1	33.4	33.4	30.1	37.3	36.3	32.1
65 and Over	19.6	22.2	23.7	16.1	10.6	8.3	9.1	10.2	6.4	6.3	8.1

Source: 1990 U.S. Census



TRACT NUMBER

AREA NAME

1.02	Bass Lake, North Fork
1.03	Ahwahnee, Nipinawassee
1.04	Oakhurst
1.05	Coarsegold, Yosemite Lakes Park
2	Chowchilla Rural
3	Chowchilla City
4	Madera West
5.02	Madera South Rural
5.03	Madera West Rural
5.04	Madera North
5.05	Madera East
6-9	Madera City
10	Madera South

ROADS

ROADS



FIGURE A

CENSUS TRACTS - 1990 CENSUS

WESTERN MADEIRA CO.



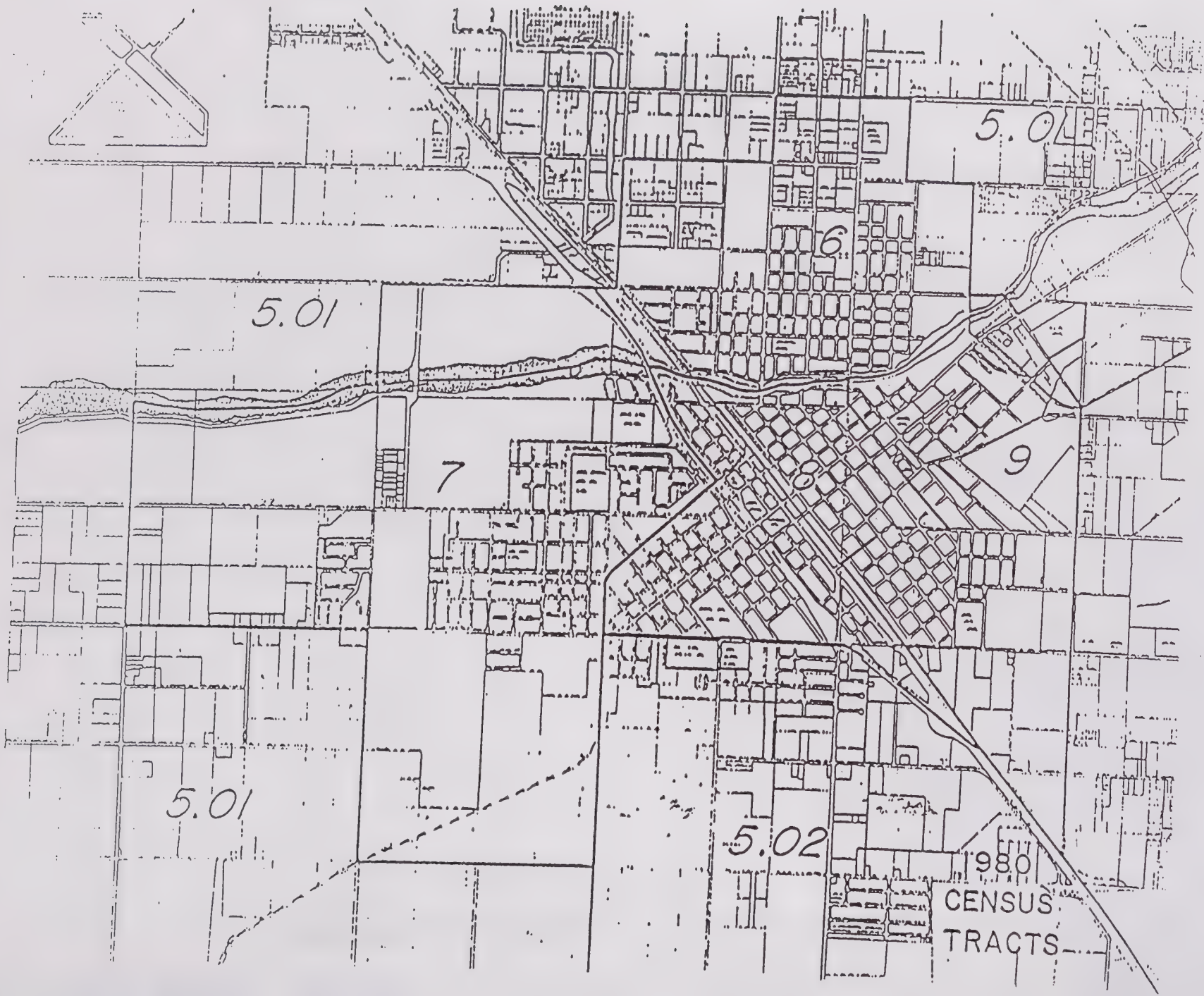


FIGURE B

#### 4. Ethnic Composition

The ethnic composition of Madera County's population remains largely Caucasian.

The Black, Mexican/American, and other ethnic groups comprise about 47.3% of the total population.

Table 4

<u>1990 ETHNIC COMPOSITION</u>						
	<u>White</u>	<u>Black</u>	<u>American Indian</u>	<u>Asian Pacific</u>	<u>Mexican/American</u>	<u>Other</u>
Percentage	52.7%	2.1%	1.7%	1.3%	25.8%	16.4%
Number	27,659	1,157	921	689	13,748	8,705

Table 5

#### ETHNIC COMPOSITION BY UNINCORPORATED AREAS (Shown by Number and Percentage)

Total Tract	Total Population	White	Black	American Indian	Asian Pacific Islander	Other	Spanish Origin**
1.02	3,768	3,256/86.4%	5/.13%	247/6.5%	58/1.5%	4/.10%	198/5.2%
1.03	4,090	3,812/93%	7/.17%	87/2.1%	20/.48%	0	1,644/0%
1.04	4,058	3,674/90.5%	14/.34%	146/3.6%	25/.62%	4/.009%	195/4.8%
1.05	7,630	6,941/91%	38/.49%	196/2.6%	52/.68%	8/.01%	395/5.2%
2	4,030	2,415/59.9%	228/.57%	23/.05%	17/.42%	19/.05%	1,328/33%
4	1,651	723/44%	11/.67%	5/.30%	30/1.8%	2/.12%	880/53%
5.02	4,600	2,340/51%	210/4.6%	36/.78%	99/2.2%	6/.13%	1,909/42%
5.03	2,912	1,901/65%	30/1.0%	16/.55%	47/1.6%	1/.03%	917/31%
5.04	8,221	4,266/52%	385/4.7%	48/4.7%	137/1.7%	11/.13%	3,374/41%
5.05	8,637	5,712/66%	199/2.3%	82/.95%	89/1.0%	13/.15%	2,542/29%
10	6,528	2,953/45%	30/.46%	35/.54%	115/1.8%	10/.15%	3,385/52%

Source: 1990 U.S. Census

In the unincorporated portion of the County the area with the highest concentration of Hispanic persons and "minority" groups as a whole is Madera Southeast. This concentration is probably due to the agricultural activities in the area. Several localities in the Chowchilla area have a high concentration of Black persons, giving the Chowchilla area the highest proportion of Black persons in the unincorporated territory. The number of Hispanics in Madera Rural is larger than in Madera southeast, but with three times the population. Oakhurst/North Fork area is largely White in composition, but has concentrations of Native Americans in such places as the North Fork area. It is anticipated that the percentage of minority population will remain static through 1997.

## **B. Household Characteristics**

### **1. Household Population**

The population per household has increased in Madera County, as it has State-wide, during the period between 1980 and 1990. In 1980 there were 2.85 persons per household in unincorporated Madera County, whereas in 1990 the U.S. Census figure is 3.04. The State Department of Finance estimates the household size for the unincorporated areas to be 3.18.

The smaller household size in the unincorporated area, as compared to urban areas (3.59 City of Madera and 3.16 City of Chowchilla), often indicates a lower level of overcrowding in the rural areas (which is confirmed by overcrowding figures).

The size of the renter household in Madera County follows a State-wide pattern of larger renter than owner households in rural areas with the reverse being the case



in more urbanized areas like Fresno or San Francisco. The larger renter household appears to be due partly to larger farm households, but also must include the larger families of lower income households which could not afford to buy their housing.

According to the 1990 Census, households with income below poverty level were larger on the average than the County-wide average. The 1990 Census data reveals families are also larger, showing 3.50 persons per family with an income below poverty level.

The population per household also varies depending upon the ethnic background of the household. The average Hispanic household was 1.3 persons per household larger than White households, due to larger family size and extended family living arrangements.

**Table 6**

<b><u>HOUSEHOLDS SIZE 1980 AND 1990</u></b>		
	<b><u>Persons Per Household</u></b>	
<b><u>Household Type</u></b>	<b><u>1980</u></b>	<b><u>1990</u></b>
County-unincorporated	2.85	3.04
Urban	2.95	3.38
Rural	3.03	2.7
Owner	2.71	-
Renter	2.99	-
Source: 1980 and 1990 U.S. Census		

## **2. Ethnic Composition of Households**

The ethnic breakdown of the total households also indicates the larger household size of the Hispanics. The number of Hispanic households 19.8% comprises a smaller



proportion of total households

than the percentage of

Hispanic persons (26%) in the

total County population.

### 3. Female Headed Households

Female headed households

comprise slightly over 7% of

all households in

unincorporated Madera County in 1990. Typically, female headed households are concentrated in more urbanized areas with access to services.

Recent state and national trends toward more single-parent households and a higher divorce rate than existed 15 years ago have resulted in a higher percentage of households headed by women. If the percentage from 1990 can be extended over the next seven years to 1997, the anticipated female headed families will be approximately 2,040.

Table 7

<b><u>ETHNIC BREAKDOWN OF HOUSEHOLDS</u></b> <b><u>(UNINCORPORATED COUNTY)</u></b>		
<u>Race</u>	<u>No.</u>	<u>Percent of Households</u>
White	14,291	83.9%
Hispanic	1,881	11.0%
Black	344	4.9%
Other	515	1.0%
Source: 1990 Census (percentages rounded)		

Table 8

FEMALE HEADED HOUSEHOLDS - 1990 (Unincorporated)

	Number	Percentage of Households	
		Total Households	Female Headed Households
Total Households (2 or more persons)	13,997	100.0%	
Female Headed Households	1,260	9.0%	100.0%
White	940	6.7%	74.6%
Black	69	0.5%	5.5%
American Indian, Eskimo or Aleut	57	0.4%	0.4%
Asian or Pacific Islander	20	0.1%	1.6%
Other	174	1.2%	13.8%
With Children Under 18 Years	375	2.6%	29.8%
With Income Below Poverty Level	344	2.5%	27.3%

Source: 1990 U.S. Census

Female headed households are important to identify due to their often limited financial and employment status. Of the female headed families, 27.3% were below poverty level in 1990. Of all female headed families, 30% had children at home. Family size and income for those families County-wide are outlined in Table 8.

#### 4. **Handicapped Persons**

The number of handicapped persons residing in the County are an important housing statistic. This group of residents requires special consideration in the design and location of housing to meet not only personal needs, but access to services and potential places of employment. It is very difficult to determine the exact number of handicapped persons that require specialized housing. In many instances the technical definition of handicapped will not limit a person from pursuing standard housing in available existing locations. Other persons with more severe handicaps may reside with families that care for that individual with no requirement for specialized housing. The remaining handicapped population requires accessible housing located within a reasonable distance of services and employment.

The 1990 Census provides the information below for the entire County:

**Table 9**

<b><u>HANDICAPPED PERSONS</u></b>		
	<u>Number</u>	<u>%</u>
Total Unincorporated Population	52,879	****
With Work Disability	3,014	5.7%
Prevented from Working	1,797	3.4%

Not all work disabilities would require special housing and, according to employment and public transportation statistics, approximately 2% of those with work disabilities

require special circumstances. Therefore, it would be acceptable to estimate that approximately 3% of the population will have work disabilities, and would require special housing consideration. For the remaining percentage not in the labor force, a substantial disability can be assumed, and consideration should be given for special housing.

The numbers and percentages represent a Countywide total and there is little information available for the unincorporated territory. A reasonable estimate can be made that 70% of the handicapped persons reside within the incorporated cities of Madera and Chowchilla where services are more readily available; including medical, public transportation, and suitable housing. Below is an estimate of handicapped persons in the unincorporated territory using the 1985 population projections.

Table 10

<u>HANDICAPPED PERSONS REQUIRING SPECIAL HOUSING IN THE UNINCORPORATED AREA - 1985</u>		
	<u>Number</u>	<u>Percentage</u>
Total Unincorporated Population	52,879	****
Handicapped Persons	1,057	2%



## 5. Senior Citizen Households

Households headed by senior citizens have special housing needs due to smaller household size and fixed income levels. In 1990, 20.5% (3,491) of the County's households were headed by individuals over 65 years of age. Of these households, 35.5% are female headed households, which represents 24% of all female headed households. Of all families below the poverty level, senior headed families accounted for about 11%. The percentage of Senior Citizens in the County population is expected to increase slightly during the planning period due to an overall national trend toward an older population.

Many senior households in rural

**Table 11**

areas have older homes which

require more money and effort to

bring them up to code or maintain

them at this level. Although a

majority of senior households are

above poverty levels, some are

restricted from maintaining their

homes properly by fixed incomes.

### **SENIOR CITIZEN HOUSEHOLDS BELOW POVERTY - 1990**

Total Senior Citizen Families	3,491
All Households Below Poverty Level	1,676
Households Below Poverty with Householder 65+	384
Percent of Senior Citizen Families	2.3%
Percent of all Households Below Poverty	11.2%

Still others may require smaller housing or housing with less required upkeep since their families have grown and moved out or because they are not able to maintain a larger home.

## 6. Farm Labor Households

Another household type with special housing needs is the farm labor household. Farm labor households can be defined as two distinct groups; those who follow the crops "migrants", and those who have taken up long term residency in a community and have seasonal or year-round employment within the environs of a community. Migrant farm labor households are often single men traveling from job to job who have need of dormitory type housing. When accompanied by the family, this household needs access to housing which is close to the source of work and available for rent on a short-term basis. An estimate of migrant families, using the number of students registered in the Migrant Student Register Transfer System Program as of September 1985, indicates that about 435 families send children to rural schools. The great variation in the number of agricultural workers between February and September also indicates the presence of migrant workers and others who have only seasonal employment. While no exact figures are available, ancillary sources of data such as rural school populations and work force indicators from the Employment Development Department can be used to estimate numbers of farm worker families in the unincorporated territory.

The breakdown that follows defines a farm worker family as the householder is engaged in the cultivation, planting, harvesting and packaging seasonal crops. Farm worker does not include persons engaged in manufacturing, repair, sales, or transportation associated with agricultural production or equipment, nor the bottling of beverages.

According to these estimates approximately 935 households are farm worker households

in the unincorporated territory. This represents about 5.5% of the total households in the unincorporated territory. There are few facilities for farm worker housing in the unincorporated territory, whereas the City of Madera has developed, through Farmers Home Administration, a substantial number of farm worker housing units in the City limits.

However, since the City has reached a population base that is no longer eligible for Farmers Home Administration assistance it is reasonable to assume that more farm worker units will be constructed in the unincorporated territory.

**Table 12**

<b><u>FARM WORKER AND MIGRANT FARM WORKER HOUSEHOLDS - 1985</u></b>			
<u>Households</u>		Farm Worker	Migrant
With School Age Children	(17.7%)		172
With Below School Age Children	(6.7%)	263	37
With Above School Age Children	(2.3%)	127	16
Single Person Households	(7.4%)	40	160
TOTAL		120	385
		550	

## 7. Income

Income is another major factor that affects housing needs and the ability to acquire and maintain decent housing. Tables 13, and 13.1 and 13.2 show income data for the County.

A 1984 report from the Job Training Partnership Act estimate of the number of persons below poverty level identified a disproportionate number of Hispanics in this category.

Table 13  
MEDIAN INCOME FOR FAMILIES BY TRACT

Tract	Median Income	Percentage of Families Below Poverty Level	Median Income	White (1)	Median Income	Black (1)	Median Income	Spanish Origin (1)
				Percentage of Families Below Poverty Level		Percentage of Families Below Poverty Level		Percentage of Families Below Poverty Level
1.01	\$17,350	8.9%						
1.02	\$16,746	11.6%						
2	\$15,709	12.9%					\$11,733	21.4%
4	\$15,380	5.5%					\$ 9,853	26.1%
5.01*	\$20,593	11.4%	\$21,733	9.4%	\$6,332	22.2%	\$17,923	18.8%
5.02*	\$24,078	8.6%					\$24,052	6.5%
10	\$18,765	15.6%					\$12,429	29.3%
State	\$21,537	8.7%	\$22,748	6.5%	\$14,887	20.6%	\$16,081	16.8%
Madera County	\$17,327	12.4%	\$18,925	9.5%	\$ 8,704	29.2%	\$13,801	22.9%

\*Split Tracts-Unincorporated Area Data Indicated

(1) Tracts with 400 or More Specified Racial/Ethnic Group

Source: 1980 U.S. Census



The 1990 Census information indicates vastly different numbers of Whites and those of Hispanic Origin below poverty level. This may be due to sampling and not actual counts as well as the manner in which Hispanic Origin families are counted -- they may be of any race. In 1990, the median income for those of Hispanic Origin was 81% of the county-wide median, and the Black median income was 77% of the county-wide figure. The income picture for households varies from that for families<sup>3</sup>. The median household income is nearly \$2,000.00 less than that of families for the County. Several conclusions could be drawn from this, but it appears the largest factors are a significant number of multiple income families and/or a significant number of primary households with only one income.

## 8. Employment

Income levels tend to be lower and unemployment rates higher in areas with agriculturally based economies like Madera County. One-third of the County's total wage and salary employment is attributable to agriculture. Agriculture directly stimulates other portions of the economy, such as transportation, wholesale, and manufacturing. Forty percent of Madera County's manufacturing is in food processing (6% of the total employment) as estimated by the Employment Development Department.

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<sup>3</sup>. Related individuals.

Table 13.1

<u>MEAN INCOME FOR HOUSEHOLDS</u> <u>(Unincorporated)</u>	
<u>Area/Group</u>	<u>Income</u>
State	\$35,400
Madera County	\$31,400
a.    White	\$38,202
b.    Black	\$29,532
c.    Hispanic Origin	\$30,989
d.    Asian, Pacific Islander	\$64,988
e.    American Indian	\$25,048
Source: 1990 U. S. Census	

Table 13.2

<u>FAMILY BELOW POVERTY LEVEL</u> <u>1990 (Unincorporated)</u>				
	<u>Total</u>	<u>White</u>	<u>Hispanic Origin</u>	<u>Black</u>
Number Below Poverty Level	1,355	753	559	43
Percentage of Those below Poverty Level	100%	55.6%	41.3%	3.1%
Percentage of All Families	8.0%	4.4%	3.3%	.3%
Sourced: 1990 U.S. Census				

It does not appear that the emphasis on agricultural based employment with change significantly during the planning period. Marketing for available land in the valley area seems to continue to attract agricultural activities, despite targeting high tech and so called "clean industry" in marketing programs. The foothill economy is based on a

service industry providing food, lodging, personal services, and recreation to mountain residents and tourists. This economy seems to sustain itself to a large degree and grows as the population increases. There are no new major recreational facilities planned in the foothills that would generate measurable new jobs.

Total employment fluctuates greatly with the seasons when agriculture is the economic base, and so does unemployment as can be seen in Table 14. The unemployment rate in 1990 averaged 12.4%. This compared to a state-wide figure of 5.6% for 1990. The 1980 average unemployment rate was 10.2% for the County, while the State averaged 7.0%. Even if wage levels are adequate, such fluctuations add to low incomes, because of partial employment.

A conclusion can be drawn from demographic statistics regarding work place and location of residence. It can be safely concluded that most persons desire to live within a reasonable commute time to their place of work. Exceptions are noted in certain professional categories where more expensive homes may be a greater distance from the place of employment. Based on the need to keep transportation costs low, most households, falling within the median income categories, desire a residence within reasonable proximity to their work place.

Table 14

EMPLOYMENT - MADERA COUNTY

	1980			1990		
	<u>High Month</u>	<u>Low Month</u>	<u>Annual Average</u>	<u>High Month</u>	<u>Low Month</u>	<u>Annual Average</u>
Employment	32,275	27,750	29,800	39,550	31,825	33,525
Unemployment	2,100	2,950	2,575	3,475	4,950	4,725
Unemployment Rate	6.2%	10.6%	10.2%	8.1%	13.5%	12.4%
Month	Oct.	Apr.		Sep.	Feb.	

Source: Employment Development Department  
1980 and 1990 U.S. Census



With the assistance of the Madera County Economic Development Commission, a forecast of potential locations for new or expanding industry was determined. Although not entirely consistent with current County Land Use, these locations were used to determine the relationship of new employment locations to existing communities that could support expanded housing. It is evident that the core of the job producing area lies along Highway 99 between Chowchilla and Madera. (See figures C, D, E, & F). In the planning for housing this location is considered prime for providing housing affordable to persons that may be employed in the future. According to most estimates, businesses locating in this area will do so to take advantage of a large labor pool of persons willing to work for lower wages than in metropolitan areas. Therefore, we can not assume that the median income will be significantly effected by new jobs beyond the obvious increase due to increased full time employment.

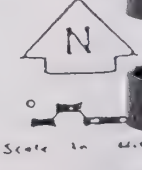
It is impossible to estimate when the development of industry may occur in these areas. The County and Cities are working diligently to attract new industry and assist others to expand. For the purposes of the Housing Element a liberal estimate of 1,300 new jobs has been used for developing housing programs during the next five years.

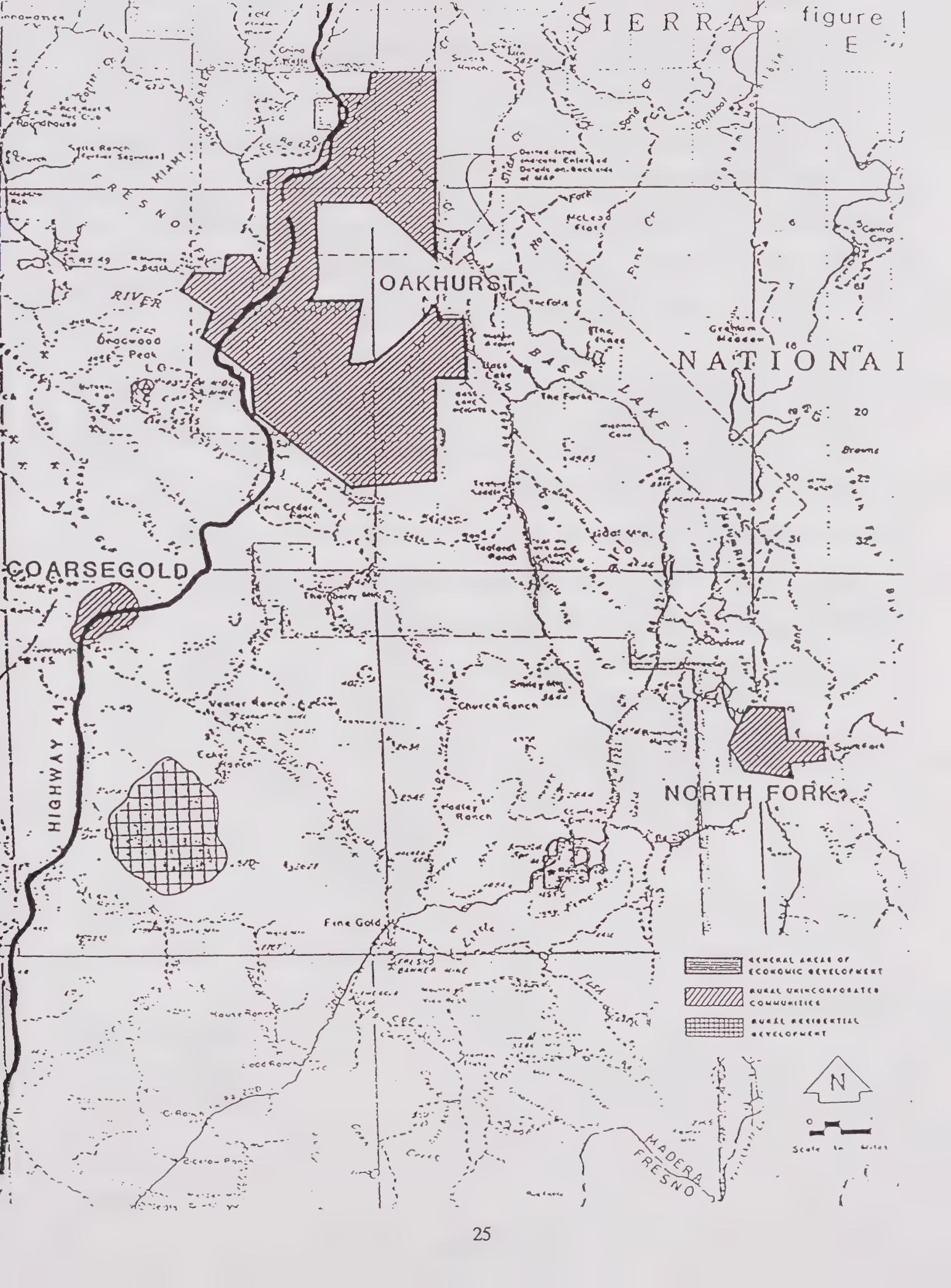
#### **9. Housing Payment as Percentage of Income**

The importance of income analysis becomes apparent when defining how much a household can afford to pay for housing and identifying what portion of their income is being paid for housing. In 1980, 35.7% of those renters with incomes below 80% of County Median were paying more than 25% of their income on housing. In 1980, 39.6%



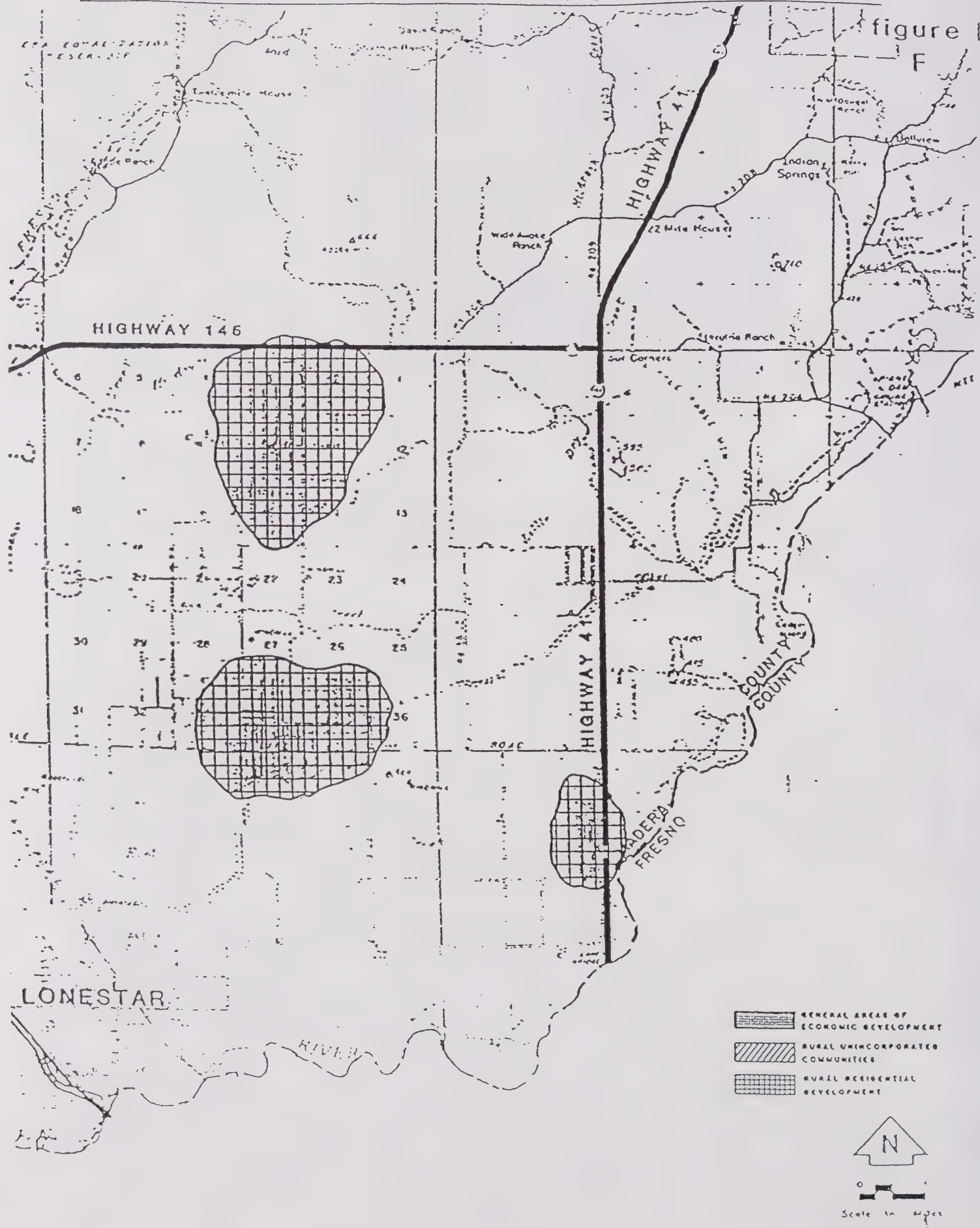








# COMPARED WITH URBAN AREAS IN THE COUNTY



of all owners below 80% of the County Median Income were paying more than 25% of their income for housing. Monthly owner and renter costs for housing for 1980 can be found in Tables 15 and 15.1. Table 16 demonstrates that many (47.1%) lower income families paid more than 25% of their income for housing in 1979. These statistics reflect a larger number of lower income owner households pay more than 25% of their income for housing in unincorporated areas of the County.

Contemporary housing purchase prices are not as accessible as they were 20 or even 10 years ago. A major factor in the affordable purchase of a house is interest rate paid by the borrower. A second major factor is the cost of a house that meets the needs of a given family. Table 17 assumes a modest home costing \$45,500.00 and a range of interest rates. This table demonstrates that a decreasing number of families earning the median income or below can afford the house as interest rates increase.

Table 15

SPECIFIED RENTER OCCUPIED HOUSING UNITS  
GROSS RENT AS PERCENTAGE OF INCOME - 1979  
FOR UNINCORPORATED CENSUS TRACTS

	1.01		1.02		2		3		4.01*		5.01*		10	
	Number	Percent Of Income Category	Number	Percent Of Income Category	Number	Percent Of Income Category	Number	Percent Of Income Category	Number	Percent Of Income Category	Number	Percent Of Income Category	Number	Percent Of Income Category
Income Less Than \$10,000	206	-	157	-	149	-	55	-	214	-	15	-	150	-
Those Paying 25% - 34%	26	12.6	35	12.3	18	12.1	-	0	31	14.5	-	0	0	4.0
Those Paying 35% +	124	60.2	66	42.0	41	27.5	16	29.1	132	61.7	15	100	41	27.3
Income \$10,000 - \$19,999	158	-	48	-	85	-	96	-	167	-	12	-	123	-
Those Paying 25% - 34%	59	37.3	-	0	23	27.1	18	18.8	21	12.6	6	50.0	-	0
Those Paying 35% +	12	7.6	-	0	17	20.0	-	0	19	11.4	6	50.0	-	0
Income \$20,000 or More	155	-	47	-	22	-	52	-	69	-	27	-	57	-
Those Paying 25% - 34%	15	9.7	-	0	-	0	-	0	-	0	-	0	-	0
Those Paying 35% +	-	0	-	0	-	0	-	0	-	0	-	0	-	0
Subtotal paying more than 25%	236		101		99		24		203		27		47	
Specified Renter Occupied Housing Units (2,044 Total)	519		252		256		203		450		54		330	

737 Total

\* Unincorporated Portion of Tract Only  
 Source: 1980 U.S. Census

1. Pay more than 25% = 737  
 2. Pay more than 25% = 35.7

Table 15.1

HOUSEHOLD INCOMESELECTED MONTHLY OWNER COSTS AS PERCENTAGE OF INCOME - 1979FOR UNINCORPORATED TRACTS

	1.01		1.02		2		4		5.01*		5.02*		10	
	Percent Of Income	Number Category	Percent Of Income	Number Category	Percent Of Income	Number Category	Percent Of Income	Number Category	Percent Of Income	Number Category	Percent Of Income	Number Category	Percent Of Income	Number Category
Income Less Than \$10,000	-	304	-	112	-	43	-	-	-	363	-	55	-	67
Those Paying 25% +	61.2	233	46.4	52	60.3	26	-	-	73.2	267	50.9	28	62.7	42
Income \$10,000- \$19,999	-	471	-	181	-	63	-	23	-	403	-	58	-	76
Those Paying 25% +	33.3	158	22.7	41	34.0	34	-	0	59.3	239	25.9	13	68.4	52
Income \$20,000 or More	-	758	-	216	-	91	-	33	-	1,208	-	209	-	355
Those Paying 25% +	19.8	150	6.0	11	4.4	4	-	0	43.6	527	6.7	14	42.8	152
Subtotal paying more than 25%	-	543	-	106	-	64	-	-	-	1033	-	57	-	246
Specified Owner	-	1,613	-	509	-	197	-	38	-	1976	-	322	-	498
Occupied Housing Units (5,173 Total)	-		-		-		-		-		-		-	

2049 Total

\* Pay more than 25% = 2,049

\* Pay more than 25% = 39.6

\* Unincorporated Portion of Tract Only

Source: 1980 U.S. Census



The assumptions

for this table are

that a modest

house is

\$45,500.00 and a

20% down

payment has

been made. The

Table 16

<b><u>LOWER INCOME HOUSEHOLDS PAYING 25%+ FOR HOUSING - 1980</u></b>		
<b><u>Total Households Paying 25%+</u></b>	7,237	100.0%
Lower Income Owner Households	871	16.8%
Lower Income Renter Households	625	30.3%
<b>Total Lower Income Paying 25%+</b>	<b>1,496</b>	<b>47.1%</b>
<b><u>Percentage of All Households Paying 25%+</u></b>		
<b><u>Total Households</u></b>	11,556	100.0%
Lower Income Owners Paying 25%+	871	7.5%
Lower Income renters Paying 25%+	625	5.4%
<b>Total Lower Income Paying 25%+</b>	<b>1,496</b>	<b>12.9%</b>

County median income is \$22,500.00 and the lower income range (80% of median) begins with \$18,000.00.

Table 17

<b><u>EFFECT OF INTEREST RATE ON HOUSING AFFORDABILITY MEDIAN AND LOWER INCOME FAMILIES</u></b>				
<b>Interest Rate</b>	<b>Monthly Payment</b>	<b>Annual Income</b>	<b>% of Median Affordability</b>	<b>% of Lower Income Affordability</b>
9%	\$330.80	\$12,028.00	100%	100%
10%	357.34	12,992.00	100	100
11%	384.57	13,982.00	100	98
12%	412.34	14,992.00	100	91
13%	440.59	16,019.00	100	85
14%	469.20	17,059.00	100	80
15%	498.17	18,113.00	94	75

The 1985 estimate of the number of households in the unincorporated area of the County is 16,872 according to the State Department of Finance. The number of lower income households (those households earning less than 80% of the County median income or \$12,900.00 per year) in 1985 is estimated as 6,630. The number is calculated allowing for the 1980 Census figure of 47.1% lower income households in the unincorporated area of the County for 1980 were overpaying for their housing. Using this figure for 1985, we find approximately 3,075 lower income households paying

over 25% of their income for housing. Projecting to 1990, approximately 4,240 lower income households are expected to be overpaying.

**Table 18**

<b><u>OVERCROWDING - 1990</u></b> <b><u>(UNINCORPORATED AREA)</u></b>		
	<b>Total Occupied Units-Persons Per Room</b>	
	<u>1.01 - 1.50</u>	<u>1.51-10.</u>
Unincorporated County	5.0%	4.8%
Tract 1.02	3.7%	2.3%
Tract 1.03	2.6%	2.0%
Tract 1.04	2.1%	1.6%
Tract 1.05	2.9%	1.6%
Tract 2	7.0%	8.5%
Tract 4	9.3%	12.0%
Tract 5.02	5.7%	4.6%
Tract 5.03	8.2%	9.0%
Tract 5.04	7.8%	4.9%
Tract 5.05	4.7%	4.9%
Tract 10	7.3%	10.3%
Source: 1990 U.S. Census		

### Overcrowding

Overcrowding often results when incomes are not adequate to purchase housing suited to a family's needs. This is seen in the higher percentage of overcrowding among households in census tracts 2, 4, 5.03 and 10. High housing costs tend to keep persons from purchasing the size of dwelling they need.

Overcrowding has increased somewhat statewide since 1980 due to the increase in average household size. Madera County has seen an increase in overcrowding in some areas, particularly areas where there were housing

units with more than 1.50 persons per room.

An estimated 9.6% of households in the unincorporated area of the County are considered overcrowded (more than 1.01 persons per room) or approximately 1,636 households.

## **C. Housing Characteristics**

### **1. Housing Stock**

Between 1980 and 1990, 4,686 housing units were added to the unincorporated area, an increase of only 24.6% compared to 80% between 1970 to 1980 in the unincorporated area.

The 1990 U.S. Census estimates the number of housing units in the unincorporated territory to be 17,031. This represents an annual growth rate of 1.6% during the years between 1980 and 1990.

Table 19

<u>HOUSING STOCK (UNINCORPORATED)</u>		
<u>1980</u>	<u>1990</u>	<u>Percentage Increased</u>
14,344	19,030	25%

Table 20

<u>CHANGE IN HOUSING STOCK - 1980 TO 1990</u>			
	<u>1980</u>	<u>1990</u>	<u>Percentage Increase</u>
Whole County	24,670	28,370	13.0%
Chowchilla Rural	1,219	1,265	3.6%
Madera Rural	4,264	4,863	12.3%
Madera Southeast	1,707	2,302	25.8%
Madera West	549	1,142	51.9%
Oakhurst/North Fork	6,282	7,136	12.0%

\*Census tract boundaries have changed since the 1980 Census and some comparisons between the 1980 and 1990 Census are difficult.

## 2. Vacancy/Occupancy Rate (Unincorporated County)

The vacancy rate for the County appears to be quite low at an estimated 2% in the unincorporated area for 1990 (Table 21). A large portion of the vacant units in the unincorporated area are "other vacant" units consisting primarily of vacation homes in the mountain areas. They are not currently available to help meet housing needs. Of the homes built in the unincorporated area since 1972, many of them are second



future time. With new construction and conversion activity, the number of "other vacant" or occasional use units has increased from 15.2% in 1980 to 17.3% in 1990. This vacancy rate is still attributed to the number of second homes in the foothill areas. Most homes built as "speculation" have been absorbed into the market. Also, when a number of local businesses closed or moved portions of their businesses outside Madera County, a few families were required to move in order to find employment; leaving some housing vacant for a time.

After deducting the second homes and vacant unavailable units, the vacancy rate of 1.0% vacant for sale and 1.0% vacant for rent in the valley area continues to be a long term problem. This low vacancy rate does not promote a competitive market place and tends to drive up housing costs. Some market areas in the County do not provide enough selection for those households wishing to move. As a result, households may have to select housing that does not suit their needs.

Table 21

<u>1990 VACANCY RATE STATUS (UNINCORPORATED COUNTY)</u>		
	Units	Vacancy Rate
All Housing Units	19,030	
Occupied Units	17,031	10.5%
Vacant Units	1,999	
Vacant Other (Recreational)	1,039	17.3%
Vacant For Rent or Sale	340	2.1%

3. Mobility

When low vacancy rates are coupled with high mobility, lack of housing choice is even more of a problem. In 1990, almost one-half of the County population had moved

at least once within the County boundaries in the previous five years. The mobility rate is higher for renter households, showing almost half of the renter households changing residences in the 15 months prior to the 1990 Census.

Table 21

1990 VACANCY RATE STATUS (UNINCORPORATED COUNTY

	Units	Vacancy Rate
All Housing Units	19,030	
Occupied Units	17,031	10.5%
Vacant Units	1,999	
Vacant Other (Recreational)	1,039	17.3%
Vacant For Rent or Sale	340	2.1%

Table 21.1

1990 VACANCY STATUS (UNINCORPORATED COUNTY)

	<u>Unincorporated</u>	<u>Tract 1.02</u>	<u>Tract 1.03</u>	<u>Tract 1.04</u>	<u>Tract 1.05</u>	<u>Tract 2</u>	<u>Tract 4</u>	<u>Tract 5.02</u>	<u>Tract 5.03</u>	<u>Tract 5.04</u>	<u>Tract 5.05</u>	<u>Tract 10</u>
All Housing Units	17,031	1,443	1,594	2,148	2,040	1,197	474	548	668	2,211	2,412	1,754
Year-Round Units	15,992	804	1,458	1,971	1,987	1,193	469	548	665	2,209	2,404	1,742
Occupied Housing Units	15,032	674	1,229	1,853	1,844	1,110	443	525	619	2,131	2,307	1,657
Vacant Housing Units	1,999	769	229	295	196	87	31	23	49	80	105	123
For Sale	161	15	15	29	36	14	2	2	3	19	17	7
% Vacant for Sale	1%	1%	9%	1.3%	1.8%	1.2%	.4%	.4%	.4%	.9%	.7%	.4%
For Rent	174	14	13	25	37	20	8	10	3	18	18	6
% Vacant for Rent	1%	9%	8%	1.2%	1.8%	1.7%	1.7%	1.8%	.4%	.8%	.7%	.3%
Held for Occasional Use	1,039	639	136	177	53	4	5	----	3	2	8	12
Other	395	69	45	40	45	35	8	7	27	21	47	48
Percentage Total Vacant	11.7%	53.3%	13.1%	13.7%	9.6%	7.3%	6.5%	4.2%	7.3%	3.6%	4.4%	7.0%
Percentage Year-Round Vacant	12.5%	95.6%	14.3%	15.0%	9.9%	7.3%	6.6%	4.2%	7.4%	3.6%	4.4%	7.1%

Source: 1990 U.S. Census

Table 22

<u>YEAR MOVED INTO UNIT - 1990 (Unincorporated)</u>		
	<u>Owner-Occupied</u>	<u>Renter-Occupied</u>
1989-March 1990	53.9%	46.1%
1985-1988	66.3%	33.7%
1980-1984	79.9%	20.1%
1970-1979	90.0%	10.0%
1960-1969	90.5%	9.5%
1969 or before	93.7%	6.3%
Source: 1990 U.S. Census		

#### 4. Tenure

Tenure has a significant effect on many aspects of housing and household statistics as previous discussions have shown. As of 1990, 26.0% of Madera County's housing was renter-occupied. The proportion of renters in the minority population is higher, showing 41.3% of the Hispanic households and 20.7% of the Black households as renters.

Table 23

<u>TENURE - 1990</u>				
	<u>Total</u>	<u>Hispanic</u>	<u>Black</u>	<u>Low-Income (All)</u>
Owner	74.0%	58.7%	79.3%	46.0%
Renter	26.0%	41.3%	20.7%	54.0%
Source: 1990 U.S. Census				

The Oakhurst area has a renter-to-owner ratio which is quite a bit different than the



County as a whole, showing only 18.9% of the households renting.

## 5. Units in Structure

Housing units in Madera County are predominantly single family dwellings, as can be seen in Table 24. The components have changed somewhat according to the 1990 U.S. Census which showed County-wide: 96.8% one unit (including mobile homes), 1.5% two-four units, and 1.7% with five or more units in the structure for 1990. The majority of the multiple family units are inside the two incorporated areas.

Mobile homes constitute a very different type of housing as far as cost, construction time, and the functional life of the dwelling unit. The majority of the mobile homes in the unincorporated territory of the County are not in mobile home parks. As of 1990, there were 372 mobile home park spaces with 352 occupied. Approximately 2,720 mobile homes were identified as year-round housing units in 1990. Mobile homes have also increased as a proportion of the housing stock from 7.1% in 1980 to 14.9% in 1990.

According to 1990 estimates, 81.9% of the housing stock in the unincorporated territory are single family units, multi-family dwellings of two to five or more units constitute 3.2% of the housing and mobile homes represent 14.9% of the housing units. It appears that the mobile home, particularly in the foothill area, is gaining as a viable housing unit.

Table 24

UNITS IN STRUCTURE - 1990 (Unincorporated)

<u>AREA</u>	<u>Year-Round HOUSING UNITS</u>	<u>1-UNIT</u>	<u>2 - 4 UNITS</u>	<u>5+ UNITS</u>	<u>MOBILE HOMES</u>
Unincorporated County	18,279	14,976 - 81.9%	265 - 1.5%	318 - 1.7%	2,720 - 14.9%
Tract 1.02	2,183	1,752 - 80.2%	11 - .5%	2 - .09%	418 - 19.1%
Tract 1.03	1,804	1,407 - 77.9%	30 - 1.7%	79 - 4.4%	288 - 15.9%
Tract 1.04	1,911	1,387 - 72.6%	69 - 3.6%	67 - 3.5%	388 - 20.3%
Tract 1.05	2,977	2,284 - 76.7%	29 - .9%	87 - 2.9%	577 - 19.4%
Tract 2	1,269	989 - 77.9%	7 - .6%		273 - 21.5%
Tract 4	497	373 - 75.1%	23 - 4.6%	6 - 1.2%	95 - 19.1%
Tract 5.02	549	482 - 88.8%	21 - 3.8%	42 - 7.7%	4 - .7%
Tract 5.03	713	521 - 73.1%	1 - .1%	1 - .1%	190 - 26.6%
Tract 5.04	2,269	2,125 - 93.7%	3 - .1%	1 - .04%	140 - 6.2%
Tract 5.05	2,507	2,337 - 93.2%	19 - .8%	3 - .1%	148 - 5.9%
Tract 10	1,600	1,319 - 82.4%	52 - 3.3%	30 - 1.9%	199 - 12.4%

## 6. Housing Quality

Housing quality is not specifically presented in any Census tabulations or other data collections. Instead, it must be indirectly defined by such items as the age of the unit, the completeness of the plumbing and cooking facilities, and overcrowding. Although the data in Table 25 shows considerable building activity over the last 10 years, there is still a large portion (approximately 32% of the current housing stock) that is more than 30 years old, and about three quarters of that is more than 40 years old. Although age is not always associated with deteriorated conditions, it can be a good indicator, especially in areas of lower income concentration.

Table 25

<u>AGE OF STRUCTURES</u> <u>(Year of Construction)</u>		
	<u>Units</u>	<u>Percentage of Total</u>
Total Year-Round Units (Unincorporated County)	19,020	100.0%
1989-March 1990	982	5.2%
1985-1988	2,766	14.5%
1980-1984	2,976	15.6%
1970-1979	6,295	33.1%
1960-1969	2,015	10.6%
1959 or earlier	3,986	21.0%
Source: 1990 U.S. Census		

To get an idea of the concentrations of older homes and possible deteriorated conditions, a look at the median housing age for the various Census divisions in 1980 is useful.

Census Tracts 2 and 4 both have

Table 26

not only older housing, but also a lower 1990 median income and a high concentration of minority population. As we have seen, these characteristics point to larger family size, more overcrowding, and a higher percentage of renters with a high mobility rate. All these items, combined with the

<b><u>MEDIAN YEAR INTERVAL HOUSING</u></b> <b><u>BUILT - 1990</u></b> <b><u>(Unincorporated)</u></b>	
<u>Area</u>	<u>Year Interval</u>
Tract 1.02	1960-1969
Tract 1.03	1970-1974
Tract 1.04	1970-1974
Tract 1.05	1970-1974
Tract 2	1950-1959
Tract 4	1950-1959
Tract 5.02	1960-1969
Tract 5.03	1970-1974
Tract 5.04	1970-1974
Tract 5.05	1970-1974
Tract 10	1960-1969
Source: 1990 U.S. Census-Approximated Median.	

fact that only a small portion of the residential construction since 1970 occurred in these areas, point toward a possible concentration of poor housing quality. Another indirect measure of housing quality is the lack of plumbing and/or kitchen facilities in a unit. Deficiency of these facilities tends to backup the previous data. A high degree of plumbing deficiencies exist in Tract 10. The North Fork area (Tract 1.02) also shows a somewhat high degree of deficiency in this category. The region has some vacation or second homes where the units were built with no electricity or running water. There are areas near North Fork where year-round dwellings lack these services and have no sewage disposal facilities except for pit privies.



Table 27

<b><u>PLUMBING DEFICIENCIES</u></b>				
<b>(Lacking Complete Plumbing for Exclusive Use in Year-Round Housing Units)</b>				
<u>County Tract</u>	<u>Number</u>	<u>Percentage of Year-Round Units</u>	<u>Occupancy Status</u>	
			<u>Owner</u>	<u>Renter</u>
1.01	72	1.8	33	18
1.02	66	3.4	22	27
2.0	11	0.9	3	5
4.0	6	1.1	2	4
5.01*	38	1.0	10	17
5.02*	14	3.0	0	2
10.0	71	4.2	7	53
COUNTY TOTAL:	369	1.5	95	167
Source: 1980 U.S. Census				
*Unincorporated Portion of Tract Only				

The figures in Table 27.1 are from a survey done by the Madera County Planning Department in 1968. The numbers may have changed slightly; little construction has occurred, however, in these areas (excepting the two Madera areas), and the percentages are probably accurate. Two areas which have changed are the Storey area and Ripperdan. The Storey area was assisted with HUD Block Grant in 1980 and approximately 30 units were rehabilitated. A number of substandard units in Ripperdan have been removed as a result of action by the County Environmental Health Department. The Department estimates that 25% of the 30+ units in Ripperdan remain substandard. The Environmental Health Department generally concurs with the percentages in Table 27.1. More recent surveys by Self-Help Enterprises and County Staff in conjunction with the County's filing of Community

Development Block Grant applications reveals these percentages of substandard units to be fairly accurate for the following areas: Fairmead, Parksdale, La Vina, North Madera, and Vista Grande.

The housing value of rent of housing can also be used as an indicator of substandard housing. The 1980 values for housing costs may not reflect present values, but comparing median figures between areas should reveal areas of lower value. Again, Tracts 2 and 4 show up with some of the lowest housing costs which often indicates smaller, older, or substandard units (Table 28).

In summary, the highest concentration of housing quality problems exists in the Chowchilla Rural and Madera Southeast areas with localized areas in the Madera Rural and Oakhurst/North Fork areas. The median gross rent for Tract 10 is the lowest in the County and provides a good indication of housing conditions in the area.

Table 27.1

<u>HOUSING QUALITY FOR SELECTED AREAS</u>				
<u>Area</u>	<u>Total</u>	<u>Sound</u>	<u>Substandard</u>	
			<u>Number</u>	<u>Percentage</u>
Chowchilla Environs	309	251	58	19%
Fairmead	107	82	25	23%
La Vina	87	12	75	86%
Lone Star	32	18	14	44%
Metro Madera	1,046	750	296	28%
North Madera	433	252	181	42%
Parksdale	304	218	86	28%
Raymond	67	30	37	52%
Ripperdan	31	7	24	77%
Storey Area	51	13	38	75%
Vista Grande	63	37	26	41%
TOTAL:	2,530	1,670	860	34%
Source: Housing Study-Madera County Planning (1968), Storey Area from Self-Help Enterprises Field Survey				

An estimate of the number of substandard units is derived using a percentage of the housing units originally derived from data in the County's Housing Assistance Plan (HAP). This methodology indicates approximately 3,066 units in the unincorporated area of the County were substandard in 1990 (18% of housing units).

Those units not capable of being repaired must be included in the construction needs for the County's housing plan. Approximately 50% of the substandard units are not suitable for rehabilitation under this same HAP percentage. This means there are

1,533 units not suitable for repair which should be replaced.

Table 28

<b>HOUSING VALUE-1990 (UNINCORPORATED)</b>				
<b><u>Owner Occupied</u></b>			<b><u>Renter Occupied</u></b>	
<b>Tract</b>	<b>Median Value</b>	<b>Percentage Below \$24,999</b>	<b>Median Gross Rent</b>	<b>Percentage Below \$100/Month</b>
1.02	\$115,200	.3%	\$344	1.9%
1.03	\$117,200	.4%	\$448	2.2%
1.04	\$126,900	.5%	\$441	0
1.05	\$108,650	1.3%	\$450	3.0%
2.00	\$ 91,800	4.5%	\$298	2.8%
4.00	\$ 79,900	6.2%	\$273	3.0%
5.02	\$ 91,650	.6%	\$446	--
5.03	\$ 96,200	2.5%	\$278	7.7%
5.04	\$ 76,000	1.2%	\$414	.3%
5.05	\$ 84,367	3.6%	\$401	2.6%
10.00	\$125,100	3.5%	\$441	9.7%
AVERAGE			\$384	3.0%
Source: 1990 U.S. Census				

## 7. Housing Costs

Housing Costs and rents in the 1990 housing market are quite different from those in 1980 and can change quickly. Estimating those figures is important since fewer households can afford to purchase housing today than 10 years ago.



An informal survey of the Building Industry Association - Madera<sup>4</sup> shows the average three-bedroom, tract house of 1,100 - 1,300 square feet costs \$48,000 - \$57,000; 1,500 - 1,800 square feet costs \$66,000 - \$80,000; larger custom-built homes tend to be of greater cost. These prices are for homes in the cities and unincorporated valley area. Those outside the city in this price range are located on approximately 1/3 to 1/2 acre each, which is the smaller size lot in most rural subdivisions. Larger lots will, of course, increase the price. In the Oakhurst area the minimum cost of a house, in good condition on a small subdivision lot is \$87,000. Smaller houses, older houses, and ones that are not in good condition can be found in all parts of the County and will cost less; but they will also pose more problems for a lower income household which cannot afford repairs, or for a large family which needs a larger house than it can afford to purchase.

Mobile homes are a less expensive form of the single family dwelling. A single-wide mobile home (14' x 60', 840 square feet) costs around \$18,000+, a double-wide (1,440 square feet) would be \$25,000 to \$40,000 depending on options purchased. Mobile home spaces rent for \$100 - \$700 per month. Most parcels in the county that are not in subdivisions are also zoned to allow mobile homes with a land use permit.

Prices for existing lots range from \$22,000 to \$35,000 for 1 to 2 acres in the valley area. In the mountain area, existing subdivision lots average \$53,000.<sup>5</sup> County policy designates a 1 acre minimum for land divisions that are not served by community sewer and water systems due to the physical restrictions imposed by individual septic

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<sup>4</sup>. Madera Board of Realtors, April 1992.

<sup>5</sup>. MLS Land Inventory, April 1992.

and well systems. Specific Area Plans have been adopted for a large portion of the foothill region of the County. Because long-term water sources are difficult to locate and protect in this mountainous terrain, these plans call for a 2 to 2 1/2 acre minimum parcel size where on site water and sewer are provided within specified Rural Development Area while remaining areas are designated for larger parcel sizes. Almost all subdivision lots and all unsubdivided land are not served by a community sewer system -- instead they have individual septic systems. A larger percentage of subdivision lots are served by community water systems. The remainder of the land is served by individual on-site wells or springs. Each subdivision must have its own services, if so designed, adding to the cost of building a house on such lots.

Rents in 1990, according to the newspapers, range between \$300 and \$575 for apartments in the cities of Madera and Chowchilla and between \$425 and \$700 in the Oakhurst area. The majority of multiple family housing occurs in these three areas. Rental of single family housing ranges from \$400 to \$650 in the valley and \$500 to \$800 in the mountains.

## II. NEEDS ASSESSMENT

The major unmet housing needs in unincorporated Madera County involve the following three problems: overpaying, overcrowding, and shortage of structurally sound housing.

These items are often interrelated in the context of the area's housing market. An inadequate supply of structurally sound housing will cause the price of the existing housing to go up, resulting in overpaying, overcrowding, or both, especially among the lower income households. Overcrowding and overpaying can both contribute to the accelerated

deterioration of the housing stock either through the added stress placed on the housing by overcrowded conditions, or through the lack of adequate maintenance by those who are already paying more than they should for their housing. Income and employment levels, as they relate to housing costs, affect the production of housing. If there were a demand (and the incomes to pay) for \$70,000+ homes, they probably would be built to supply everyone. However, the incomes of many of those needing housing do not match the housing prices currently being offered. As a result, an insufficient number of units are produced, and the market does not appear to be responding to the demand for housing. This latter point is discussed in more detail in the section on Housing Market Characteristics. In capsule form, the County's present housing needs look like this:

- 2,143 new households will be formed by 1997 requiring construction of 2,338 new housing units.
- 484 units will need to be constructed to provide an acceptable vacancy rate of 6%.
- 1,900 of the new units are needed to accommodate lower income households.
- At least 676 of new units constructed should be for lower income households that are paying more than 25%+ of their income for housing.
- 1,673 households are living in overcrowded conditions.
- 1,500 housing units require rehabilitation.
- 1,500 housing units require replacement.

Table 29

<b><u>PROJECTED HOUSING NEEDS FROM 1990 TO 1997</u></b>			
Estimated Households	<b>1985</b>	<b>1990</b>	<b>1997</b>
Estimated Housing Units	13,489	17,031	19,174
Estimated New Households	16,827	19,030	21,756*
Estimated New Housing Units	3,542	2,143	
Vacant Other	3,552	5,203**	
Replacement Housing	108	484	
Rehabilitated Housing	1,154	1,304	1,533
<b>TOTAL HOUSING UNIT NEED</b>	<b>1,154</b>	<b>1,304</b>	<b>1,533</b>
	6,268	8,753	

### A. New Housing

Table 29.1

As the County's population continues to grow, more households of all economic backgrounds are generated. It is estimated that 2,143 new households will either immigrate to the County or be formed by residents starting new households by 1997. Of these new households, 41.3% or 885 households, are predicted to be low-and-moderate income families.

The total number of housing units that

<b><u>PROJECTED NEW HOUSING NEEDS BY INCOME GROUP TO 1997</u></b>		
Income Level	Unincorporated	
	No.	%
Very Low	1,197	23%
Other Lower	780	15%
Moderate	1,119	21.5%
Above Moderate	2,107	40.5%
<b>TOTAL</b>	<b>5,203</b>	
<p>* Includes vacancy rate and replacement of units removed.</p> <p>** State Housing and Community Development estimate of 5,203 units from 1991 to 1997. The forecasted total number new housing units includes a "vacant other" growth rate of 2% per year of existing "vacant other" units. Currently the vacancy rate for "vacant other" is 2.0 per year. An estimate of 434 units or 81 per year is used for "vacant other" units.</p>		

need to be constructed is estimated at 5,203. These units include an estimated 416 units to improve the vacancy rate to 2% vacant for sale and 6% vacant for rent. Of these units, approximately 50% or 208 units should be aimed at the lower income households that are overpaying.



An estimated 484 "vacant other" units will be created by 1997. These units will likely be "vacation or recreational" units in the foothills. there is sufficient land available for creation of these units, and no reason to believe that demand for this type of housing will significantly effect the vacancy rate for existing or would be County residents.

Before determining a final need figure, it is important to look at the existing programs that are presently available to meet the need. The City of Madera is the major provider of low cost housing at this time due largely to the availability of urban services which are essential to lower cost (higher density) housing.

#### **B. Replacement Housing**

In order for the existing housing stock to provide sound housing for all residents it is estimated that 1,500 units are to be replaced in the unincorporated territory of the County. This number includes units dilapidated beyond rehabilitation and those that may be lost to fire or development.

Addressing this problem is a tremendous task especially since most of the structures are occupied and the households are typically lower income families with few alternatives for affordable housing.

#### **C. Rehabilitated Housing**

A portion of the housing stock needs to be rehabilitated to bring it up to minimum building code standards. Half of the substandard units or 1,500 units can reasonably be rehabilitated. It is anticipated 365 units will become substandard by 1997 and can be rehabilitated.

#### **D. Overcrowding**

Overcrowding continues to be a problem in Madera County. Even with the reduction in household size, the estimated overcrowding rate is 9.8% of the households in the County. Hispanic and Black households experience an even higher proportion of overcrowded households. Approximately 30% of Hispanic and 10% of Black households are overcrowded. Because overcrowding occurs more frequently among large households, the proportion of persons living in overcrowded households is larger.

#### **E. Overpaying**

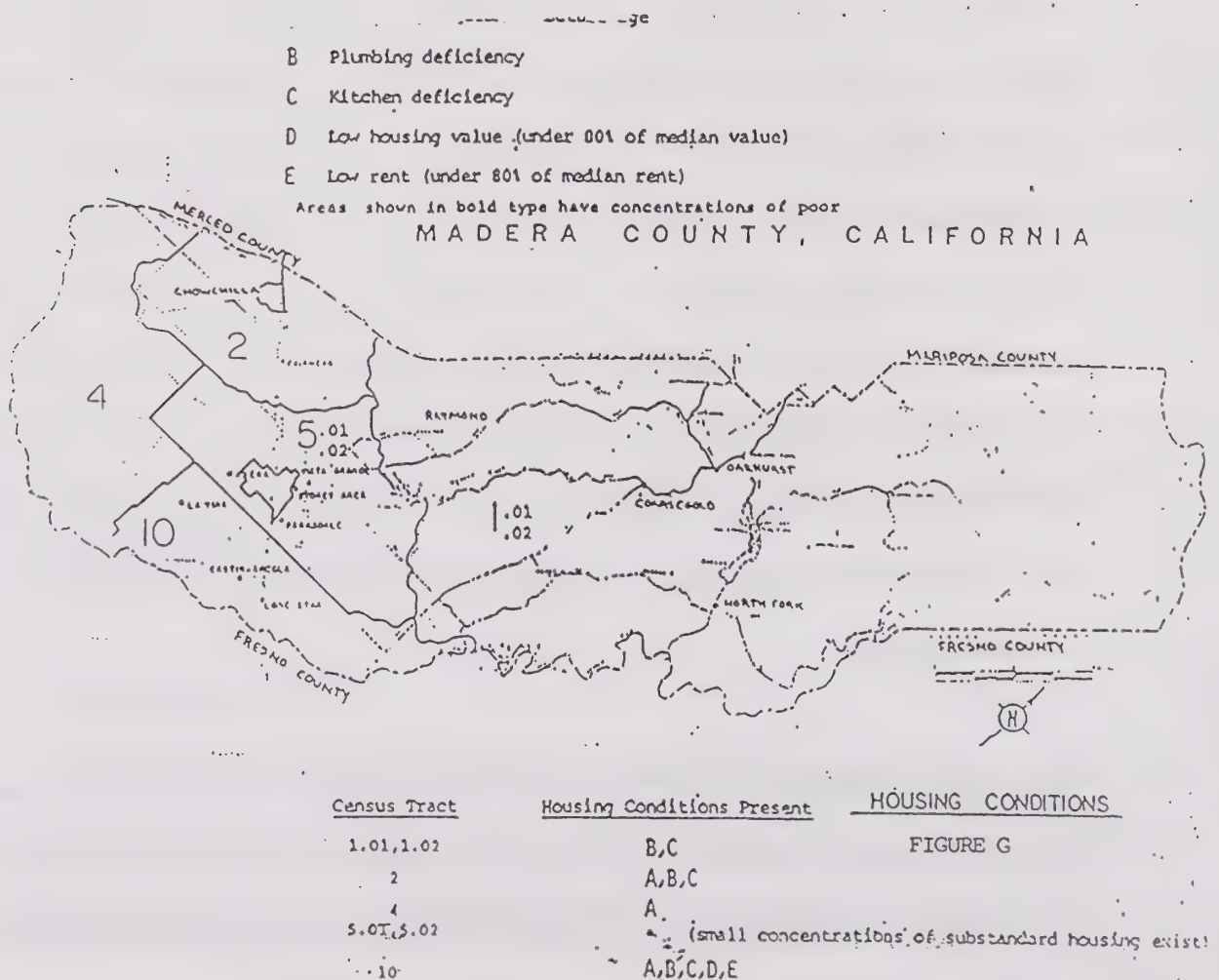
Using the information in Table 16 for overpayment in the County and tenure (Table 23) for households, it is estimated 6,557 of all households are overpaying in 1985 (approximately 38.5% of households in the unincorporated area). Of these, approximately 74% (4,787) are owner households and 26% (1,770) renter households. In the Needs Assessment portion, it was estimated the 2,055 households with incomes below 80% of the County-wide median income are paying more than 25% of their income for housing. In this group owner households exceed renter households in the unincorporated area. It is estimated that 30% of the lower income families renting and 17% of the lower income owner families pay more than 25% of their incomes for housing (Table 16). This need represents 7.5% of all owners and 5.4% of all renter housing. Using that estimate the need in 1990 and 1997 can be estimated as follows:

New housing construction should take into account the needs of families currently residing in the County and overpaying for housing. The vacancy rate should absorb some of the households that are overpaying by providing additional affordable housing and making the

market more competitive for both owners and renters. These efforts are suggested in the new housing portion listed.

## F. Targeting Housing Assistance

While housing needs occur throughout the County, there are areas where a concentration of combined housing condition and income statistics indicate concentrated assistance is required. Another valuable indicator is the potential for expansion of the economic base that develops new jobs. When planning for housing that covers a large jurisdiction such as Madera County, it is helpful to target areas of need when defining housing programs. These areas and specific locations are shown in Figure G.



### **III. NONGOVERNMENTAL CONSTRAINTS**

The background data presented in the previous sections tells "how many" and "where" and "what conditions" exist in the housing stock and population of Madera County. This section, Housing Market Characteristics, presents the context in which the housing and people exist and interact. Housing market characteristics include land available for residential development, factors contributing to the cost of producing housing, and past and near future construction trends.

#### **A. Availability of Land for Residential Development**

Madera County appears to have an adequate supply of vacant residential land. Out of almost 14,520 subdivision lots in the unincorporated area, approximately 36% of them were vacant as of December, 1990. Approximately one-third of these subdivisions are zoned to allow two dwellings per lot; with the second dwelling being for a relative or employee of the property owner. (Some deed restrictions may, however, prohibit second dwellings.) In addition, many parcels have been created through the parcel map process by which one can create four or fewer parcels. An estimated 2,660 parcels have been created in this manner since 1977. Agriculturally zoned property, usually in larger parcels, also exists in large quantities in the County. Two dwelling units are potentially allowed per parcel in agricultural zones with possible additional units for family members or agricultural employees.

Table 30 shows the distribution of land uses in the County, not including the National Forest Land in the eastern portion of the County. The total acreage, excluding



National Forest Land, is 891,093 acres.

Table 30

<b>LAND USE INVENTORY-EXISTING GENERAL PLAN</b>	
Agricultural	Percentage of Land Uses*
Residential (Vacant and developed including rural farm and ranch residences)	46.0%
Commercial	6.0%
Industrial	.3%
Institutional	.9%
Public Lands, Open Space and Recreation	.03%
Other Vacant	44.0%
2.7%	
* Not including incorporated cities	
Source: Land Use in Madera County, Madera County Planning Department (1966) updated with recorded subdivision data through 1990.	

It should be noted here that 554,536 acres of land in the unincorporated part of the County were Williamson Act acreage with 10,272 (1.9%) acres in non-renewal status during 1990-91.

It appears that there is also no shortage of vacant land that could be subdivided to allow for additional residential lots depending upon approval of rezonings and subdivision maps. Several subdivisions totaling approximately 2,094 lots and 217 parcel maps are in process at the time this element is being updated. All but 180 of the proposed subdivision lots and approximately 82% of the parcel maps in process are located in the mountain area. The bulk of the land divisions in the valley are occurring in the cities. The number of available sites is summarized below. Table 31

shows acreage in the General Plan designated as residential, divided into single and multiple family residential densities.

As can be seen from the foregoing, little subdivision activity is occurring in the unincorporated area of the valley partly due to the requirement of community sewer and water systems. These services usually require city annexation.

On the basis of the inventory in Table 31, adequate land appears to be available for the needs of the new households expected to reside in the County in the period 1990-1997.

The more affordable housing, with higher densities, requires public water and sewer service, and can be accommodated by the available single family and multiple family residential land in the environs of the Cities of Madera and Chowchilla, and in the communities of Oakhurst and North Fork. Other housing needs, where cost is less important, can be served by market rate existing and new housing in rural subdivision in the valley surrounding Madera City, toward Fresno County, and in the mountain communities and subdivisions.

Table 30.1

<b><u>SUMMARY OF POTENTIAL RESIDENTIAL DEVELOPMENT AREAS- UNINCORPORATED MADERA COUNTY</u></b>			
<u>Housing Type</u>	<u>Number of Acres</u>	<u>Density Range (Units Per Acre)</u>	<u>Dwelling Unit Capacity</u>
Single Family	30,000	1 per 2 1/2 acres	12,000
Multiple Family and Rental	600	14	8,400
Residential Re- Development Potential	300	4-6	2,608
Currently Non- Residential	1,305,988		*
<b>TOTAL</b>	<b>1,336,888</b>	<b>0.025-0.2</b>	<b>23,008</b>
<p>* The majority of the valley portion of the County is composed of agricultural uses. Residential development of such property would undermine County and State-wide plans and policies on agricultural land preservation. As such, these numbers have not been included in the total dwelling unit capacity.</p> <p>Source: Madera County Planning Department, 1992.</p>			

## B. Factors Contributing to Housing Costs

### 1. Size Constraints on Subdivision Lots

Unlike many urban counties and cities, the supply of residential land in a rural county such as Madera has not directly influenced the cost of providing housing. However, certain characteristics of the residential land do have an impact on housing production costs.

Due to the rural nature of Madera County and the low density of development, many subdivision lots and all other potential residential sites do not have community sewer or water service.

Table 31

ESTIMATED LAND AVAILABLE FOR RESIDENTIAL DEVELOPMENT

<u>Location</u>	<u>Acres</u>	<u>Single Family Units*</u>	<u>Acres</u>	<u>Multi-Family Units**</u>	<u>Total Possible Units</u>
Chowchilla Unincorporated	760	304	30	420	724
Onkhurst/ Bass Lake	2,160	864	255	3,570	4,434
North Fork	150	60	30	420	480
Fairmead	340	136	7	98	234
Madera Unincorporated	2,620	1,048	182	2,548	3,596
Balance of County	23,970	9,588	96	1,344	10,932
TOTAL	30,000	12,000	600	8,400	20,400

\* Average single family lot is 2 1/2 acres

\*\* Multi-family density of up to 17 units/acre

(REFER TO PAGE B2 THROUGH B5 IN APPENDIX B)



Table 32

<b><u>LAND AND SITE DEVELOPMENT COSTS</u></b>	
<b><u>Land Costs by Area</u></b>	<b><u>Per Acre Cost</u></b>
Fringe of City of Madera	\$22,000-\$35,000/acre
Outside of City's Sphere of Influence	\$15,000-\$37,000/acre
Oakhurst-Ahwahnee (Outside Urbanized Core Area)	\$42,000-\$60,000/acre
<b><u>Site Development Costs</u></b>	<b><u>Per Lot Costs</u></b>
Site Development (Assumes existing community sewer and water systems)	\$12,000
Sewer Treatment Plant (If necessary)	\$4,000
Water System (If necessary)	\$3,000
<b><u>Estimated Lot Costs</u> (Requiring construction of Sewer and Water Systems)</b>	
Valley	\$18,000
Mountain	\$27,000

As a result, they are required by County policy and enforced by zoning to be 1 acre or more in size. The large lot size and the requirement for individual wells and septic systems adds to the cost of development. Lots of 1 acre or more, which were subdivided 15 or 20 years ago, are now selling for \$22,000 to \$35,000 per lot (see Table 32). To develop such a lot today would be very expensive. The developments proposed are planned residential developments or small lot subdivisions requiring community water and sewer service. The mountain areas are seeing single family, large lot development due partly to lower land costs and partly to the great demand for mountain property. Even these properties will sell for \$53,000 and up. Combined with the higher cost of construction and the limited employment in the mountains, mountain properties have not generally been available for low and moderate income families.

## 2. Community Services and Facilities

Because of the existing amount of land designated for residential use (Table 30.1) it does not appear to be necessary to designate any programs for the conversion of non-residential land to residential use. There is a need to develop additional urban density single family land served by public sewer and water to allow the development of self-help housing and housing funded by Farmers Home Administration. Due to the population size of the City of Madera, it is no longer eligible for assistance by Farmers Home Administration. The land around the City of Madera appears to be the most appropriate location because of access to services, shopping, employment, and because the City can provide the sewer (through its regional waste water treatment plant) and water services to nearby residential developments. The City and County must work together to identify appropriate sites and make arrangements for sewer service to be provided. The County will rezone the property to the appropriate density and amend the General Plan, when necessary and appropriate to meet housing development needs.

The only other location where urban density residential land for self-help housing would be appropriate would be in an area of existing residential concentrations which contains largely lower income households, and is near a source of employment for existing and prospective residents. Some areas are in need of community sewer systems to correct health problems among existing residences. Once waste water treatment plants are constructed, the system has been expanded to accommodate the construction of new self-help or other assisted homes. Government grants for sewer/water systems would not only correct health and safety deficiencies but would

allow a reduction in housing construction costs.

### 3. Scale of Development

Most housing in the unincorporated areas of Madera County has not been built on a mass production or tract building basis. It has been either small scale speculation by local contractors (usually six or fewer houses) or owner contracted single home construction. The economy of scale, which allows a tract development to take advantage of quantity discounts in materials, design work, labor, etc., is not available to single dwelling construction.

Lot-by-lot type development has occurred for several reasons. The majority of the lots in the unincorporated County were created before the County's population began to grow. (More than 88% of the current subdivision lots were created in 1972 or earlier.) The demand for housing was not present at the time that the lots were sold. As a result, the lots remained vacant. The still vacant lots are owned by many different people with very few contiguous parcels under the same ownership. This makes it difficult to consolidate land under one ownership for large scale housing construction. The large lots and rural nature of the subdivisions also tend to add to the individualistic character of the housing desired by prospective residents. Therefore many homes are "custom" designed, which are more expensive.

#### 4. Construction Costs

##### A. Tract Homes

The construction costs for tract homes as of the spring of 1992 were \$44.00<sup>6</sup> per square foot in the valley area and \$50.00 per square foot in the mountain areas. The cost of building a house at the above rates is shown below for various dwelling sizes in Table 33.

The sharp increase in interest rates on construction loans several years ago has not totally relaxed and has added to the increase in housing production costs. Subdivision loans have a term of 1 1/2 to 2 1/2 years, during this amount of time, the cost of financing can become significant.

The increase in development fees financing and material costs have cut into the profits a developer can expect. The fluctuation in the market makes profit levels difficult to estimate, but they do not appear to be excessive in the Madera County market.

##### B. "Least Cost" Housing

The least expensive house one could build in Madera County, under existing conditions, would mean buying an existing valley subdivision lot for \$15,000 to \$22,000 and building a small home for \$48,000 to \$57,000. These figures would not include any financing, septic system or well, or other contingencies. The above figures are

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<sup>6</sup>. Building Industry Association - Madera, April 1992.



Table 33CONSTRUCTION COSTS FOR NEW HOUSING

Dwelling Size (Square Feet)	VALLEY			MOUNTAIN		
	<u>Land</u>	<u>Structure</u>	<u>Total</u>	<u>Land</u>	<u>Structure</u>	<u>Total</u>
1,000	\$22,000	\$44,000	\$ 66,000	\$53,000	\$50,000	\$103,000
1,200	\$22,000	\$53,000	\$ 75,000	\$53,000	\$60,000	\$113,000
1,500	\$22,000	\$66,000	\$ 88,000	\$53,000	\$75,000	\$128,000
1,800	\$22,000	\$79,200	\$101,200	\$53,000	\$90,000	\$143,000

not the bare minimum, "least cost" construction figures. An estimate from Self-Help Enterprises, which builds a basic housing with minimum extras, showed \$22.00 to \$23.00 per square foot for a three-bedroom, one bath house.

In addition to reducing construction costs, site development and land costs may also be considered for reduction to produce an affordable house. County development standards for subdivisions, such as street standards, sidewalk requirements, minimum lot sizes, and setback requirements would have to be changed to reduce costs without compromising health and safety. Ideally, Federal or State funding assistance would be available for sewer and water systems if existing County or municipal systems do not exist or lack sufficient capacity to support new housing.

Despite the fact that incomes in the County would seem to indicate the need for it, such lower cost basic development is not being built in Madera County unless it is government sponsored. Very little of the Government sponsored housing is being built in the unincorporated areas. Least cost housing provided by the private sector has not been built anywhere in the County or cities. Some "no frills" subdivisions, with such features as zero lot lines have been built in the City of Madera.

In addition to current land use and development standards that limit least cost housing, and sewer and water facilities which limit higher density development, there are other restricting factors. One major restricting factor is the general attitude and expectations of the public toward house size, design, and density. The old standard of 1,800+ square foot homes for subdivision has begun to change. More 1,500

square foot homes are being seen, but the average home buyer is far from accepting 1,100 square foot, three-bedroom, one bath homes on a 4,000 square foot lot. It is the rural nature of Madera County and the desire to live "in the country" that attracts many people to the County. They are not interested in such urban densities, but such a development may be all that the average family can afford. Recent building trends indicate some 1,100 square foot homes are being constructed on subdivision lots outside the City of Madera for first-time home buyers.

The area immediately surrounding the incorporated areas would probably be best suited for such "least cost" development due to the proximity to urban services and the higher probability of public acceptance. In addition, those persons who would occupy lower cost housing often have less access to private transportation. They would benefit from being closer to stores, doctors jobs, etc., which are in the incorporated areas. The Housing Authority has found it difficult to place people in Section 8 assisted housing in the unincorporated area partly due to the relative isolation of the rural areas.

## **5. Financing Housing**

Among the more pervasive nongovernmental constraints to providing affordable housing is the market place interest rate. Each time there is an increase in interest rates, it reduces the number of families that can afford to purchase housing, either new or existing. Table 34 demonstrates the affordability of a modest house to lower income persons when interest rates increase.

Table 34.

EFFECT OF INTEREST RATE ON HOUSING AFFORDABILITY  
FOR LOWER INCOME FAMILIES

<u>Interest Rate</u>	<u>Monthly Payment</u>	<u>Annual Income</u>	<u>% of Median Affordability</u>	<u>% of Lower Income Affordability</u>
9%	\$330.80	\$19,035	100%	100%
10%	\$357.34	\$20,000	100%	100%
11%	\$384.57	\$20,990	100%	100%
12%	\$412.34	\$22,000	100%	----
13%	\$440.59	\$23,027	100%	----
14%	\$469.20	\$24,067	100%	----
15%	\$498.17	\$25,120	100%	----



The assumptions for this table are that a modest cost house is \$45,500 and a 20% down payment has been made. The County median income is \$31,400 and the Lower income range (80% of median) begins with \$25,120<sup>7</sup>.

## 6. Rehabilitation of Housing

With new construction costs rising out of reach of more and more people, rehabilitation of existing housing is become a practical alternative. Many of the owners of substandard housing, however, cannot afford the rehabilitation work due to lack of funds or inadequate credit rating. Other substandard units are rental units where the owners do not properly maintain the property. Government programs aimed at rehabilitation of existing owner-occupied housing are providing low income owners of substandard housing with decent housing at a price they can afford; often only through the help of low interest loans.

Rehabilitation housing can add to the available stock of affordable housing. Private rehabilitation, for resale or rental by investors, has not become a significant part of the housing market in Madera County like it has in some metropolitan areas. The concern with private housing rehabilitation activities is an increase in the cost of a rehabilitated structure can force the current economic group out of the housing that they could previously afford.

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<sup>7</sup>. Refer to appendix for new housing starts for median income groups (1983-1990).

## **7. Construction Trends**

The home construction industry in Madera County has experienced an increase in the past few years (see Table 35). The worst year was 1986. Mobile homes do not appear to have been as strongly effected by recent economic conditions.

The industry has experienced an improvement in production levels occurring recently with decreasing interest rates. It is impossible to forecast interest rates and likewise the continuation of the level of new construction the County has experienced over the last few years. Table 35 demonstrates the activity in the unincorporated territory.

Given recent construction trends and the potential for change, it appears a significant number of units would have to be constructed to attain the 1990 housing needs goal.

## **8. Standards for Non-Market Rate Housing Sites**

Land for non-market rate housing must meet the following standards in order to be appropriate:

1. Must be close to services, shopping, and employment.
2. Must be served by community sewer and water systems.
3. Must be zoned to allow high enough density to be financially feasible.

Government assisted housing should meet HUD standards as defined in their minimum property standards.

The exception to the above criteria

Table 35

would be a rural area with a high concentration of households

needing non-market rate housing.

The location might not have the

access to services, shopping, and

other benefits of being near a city,

but it should be near the residents'

source of employment (farm work,

packing plant, factory, etc.).

<b>CONSTRUCTION TRENDS 1986-1990</b>		
<u>Year</u>	<u>Site Built Residences*</u>	<u>Mobile Homes</u>
1986	533	101
1987	633	102
1988	599	106
1989	825	117
1990	939	108
* Multiple and single family are combined		
Source: Madera County Building Department		

There are approximately 4,200 potential single and multiple family dwelling sites in the city of Madera (refer to Figure H). All of them fit the above criteria for non-market rate and government assisted housing. The above number well exceeds the availability of funding for government assisted housing. As indicated earlier in the available sites analysis, there are also adequate sites to serve the demand for other non-market rate housing.

An additional 285 acres in the foothill and mountain communities are zoned for multi-family use, but the employment, shopping, and service aspects are not as fully developed as they are in and near the valley cities. However, some lower income households live and work in these areas and could use below market-rate sites. It is estimated that this acreage is more than adequate for the demand in the mountain area due to the fact that not many lower income households will move into an area

that is perceived as having limited employment opportunities. At this time, the mountain economy is not providing jobs that attract large numbers of lower income people.

Mobile homes on agricultural and rural mountain property for employees of the ranch or farm also qualify as non-market rate housing. The housing cost is greatly reduced to the employee because no fee is charged for the mobile home site and the mobile home itself is sometimes paid for by the employer. Relatives of property owners can also reduce their housing costs by placing a mobile home on a relative's property which they do not have to make payments on. Both of the above uses of a mobile home for an employee or relative of a property owner are provided for in the Madera County Zoning Ordinance. All Zone Districts which allow for site built residential dwellings allow mobile home either by right or with a zoning permit.

The provision is also made in all agricultural and mountain zones for a second dwelling for a relative or employee on each parcel, which can be a mobile home or a permanent house. Either way, the family occupying the second dwelling is paying less than if they were the sole purchaser of the property.

Even though adequate sites have been found to be available for non-market rate housing, one special classification of property is not presently available for government assisted housing. This classification is land of sufficient density and served by sewer and water for new self-help home construction under Farmers Home Administration (FmHA) funding. Property inside the City of Madera does not



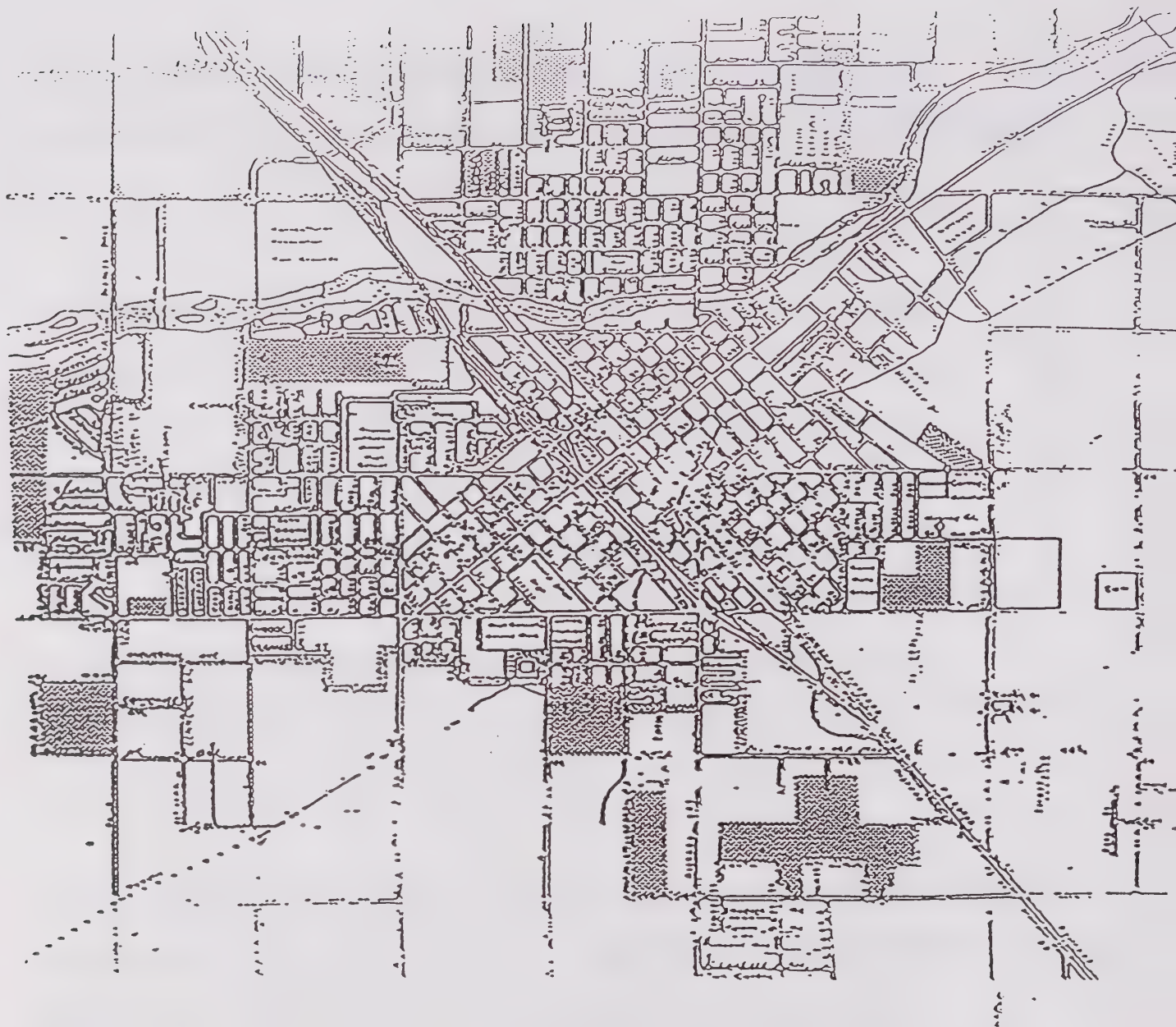


FIGURE H

# INVENTORY OF LAND AVAILABLE FOR HOUSING

672 ACRES UNDEVELOPED	-	3,816 UNITS
4% OF EXISTING UNITS AVAILABLE FOR OCCUPANCY	-	<u>371 UNITS</u>
TOTAL:		4,187 UNITS

qualify because Madera's population exceeds FmHA requirements. Previous analysis in this section has determined that a location just outside the City of Madera would be among the most appropriate and feasible for FmHA new home construction. Arrangements can be made with the City, where land use consistency exists, to supply new affordable housing with sewer service through the municipal system.

An additional area is available for Farmers Home Housing in the Chowchilla Planning Area. Water and sewer may be made available upon annexation to the City in particular locations. Chowchilla area is still eligible for Farmers Home mortgage assistance and other programs. Therefore, this area should also be considered for growth in the affordable housing market.

The decentralization of below market rate housing appears possible judging from the location of available sites in the city and the scattered locations of available sites in the County area.

## **IV. DEVELOPMENT CONSTRAINTS**

A number of factors affect the ability of the private sector to respond to the public demand for housing and constrain the maintenance, improvement or development of housing for all economic groups. Constraints, however, can generally be translated into increased costs to provide housing, and fall into two basic categories: governmental and non-governmental.

### **A. Governmental Constraints**

Governmental constraints are potential and actual policies, standards, requirements,

or actions imposed by the various levels of government on development. Although federal and state programs and agencies play a role in the imposition of governmental constraints, they are beyond the influence of local government and cannot be effectively addressed in this document.

**Analysis of potential local governmental constraints are as follows.**

**B. Land Use Controls**

Land use controls are basically minimum standards included within the County's Zoning and Subdivision Ordinances. Zoning is essentially a means of insuring that the land uses in the unincorporated portion of Madera County are properly situated in relation to one another, providing adequate space for each type of development. Zoning regulations control such features as height and bulk of buildings, lot area, yard setbacks, population density, the building use, etc. If zoning standards are too rigid and do not allow sufficient land use flexibility, then development cost could increase and development interest may decrease.

The Subdivision Ordinance governs the process of converting raw land into building sites. It allows the County to control the internal design of each new subdivision so that its pattern of streets, lots, public utilities, etc., will be safe, pleasant and economical to maintain. Again, overly restrictive standards will result in greater land development costs and/or lack of development interest.

1. Zoning-Density/Lot Size - As discussed in the section on housing market characteristics, there are presently 5,230 subdivision lots and many other



building sites vacant in the unincorporated area, but few of them are available for a large-scale housing tract development. Much of the tract housing development in the unincorporated area, one would either have to acquire a block of lots from the few that are under common ownership, or subdivide new land under current land division requirements.

The zoning restrictions concerning minimum lot size specify 1 acre minimums for most of the County, with the exception of the "urban" residential zones in central Oakhurst, at Bass Lake, and a few areas around the city of Madera where community sewer and water services are available. To develop a subdivision today which had 1 acre lots would be much more expensive per lot than the purchase price of an existing lot of the same size. Even the urban residential zones specify a 6,000 square foot minimum lot size for single family residential developments (was a 10,000 square foot minimum until 1989). Because of the higher land costs in and near the urban areas, this lot size still does not facilitate a significant reduction in per lot costs for a tract-type development. The maximum density for urban single family residential use may need to be increased.

Multiple family residential zoning allows 17 units per acre when community sewer and water systems are provided. The rural multiple zoning carries a 1 acre per dwelling unit requirement (i.e., a duplex on 2 acres). Very few multiple family units have been built in the unincorporated area of the County. This is partly due to the fact there are very few urban services



available in the unincorporated area. The rural multiple family zoning is more prevalent, but not as economically feasible at one unit per acre.

Both the higher density single family zones and the urban multiple zone discussed above may be more appropriately located in areas served by urban services. The primary locations would be the incorporated cities or areas served by community sewer and water systems. With limited government assistance funds and current interest rates, developing sewer and water systems on an individual subdivision basis is not very cost effective.

Another possible option for increasing density to reduce costs is Government Code Section 65915 which allows counties to provide density bonuses for developments which will designate as least 25% of the units for low income households. The bonus is set at 25% over the maximum density allowed under the zoning for the property involved.

The other residential zones in the County, the rural residential zones in the mountain areas, and all agricultural zones, allow two dwellings per lot, the second being for an employee or member of the owner's family. However, it requires a land use permit at the cost of \$125.00. All commercial and industrial zones also allow residential use as either an allowed use or with a land use permit. Such zoning allows for a variety of housing arrangements, such as several households living on one ranch or a business owner living on the same property as the business.

2. Standard for Manufactured Homes - Manufactured homes (mobile homes) are allowed anywhere in the County where site built homes are allowed by right or with a land use permit. With a land use permit, the following standards are used in allowing sites for manufactured housing including mobile homes.
  - a. They must conform to all setback requirements of the zone in which they are to be placed.
  - b. They are counted the same as permanent dwellings when determining the number of dwelling units per parcel of land.
  - c. Adequate access and parking must be available.

- d. There must be adequate land area to allow placement of the dwelling and other needed facilities such as wells or septic systems.
  - e. The architectural and aesthetic qualities of the manufactured dwelling must be compatible with the qualities of the surrounding neighborhood.
  - f. The unit must not be more than 10 years old at the time the application is submitted. This requirement may be limiting the availability of some affordable manufactured housing. This policy is being recommended for reconsideration and revision (see Program and Policy section).
3. Housing Type - There are no County restrictions concerning minimum house size or appearance, although many subdivisions have deed restrictions or architectural review committees that place such limits on the housing that can be built in an area.

**C. Building Codes and Enforcement**

Building Codes regulate the physical construction of dwellings and include plumbing, electrical and mechanical divisions. The County enforces the Uniform Building Code as established by State law and as such has little control over State standards.

Efforts at code enforcement to improve housing conditions have been primarily restricted to a "complaint basis." County staffing levels have not allowed active programs designed to upgrade housing quality; however, the present staff remains committed to upgrading housing when "unhealthful" conditions are brought to their attention.

**D. On and Off-Site Improvements**

Site improvements are regulated by the Parcel and Subdivision Ordinances and through conditions and standards imposed through the County Site Plan Review process. Site improvements include such things as required off-street parking, sewerage and water systems, etc. The County does not attempt to require any improvements other than those that are deemed necessary to maintain the public health, safety and welfare in order to reduce housing costs.

**E. Services and Facilities**

A major constraint that has previously come up in the discussion of housing availability and of land use controls is the minimum lot size restriction placed on a property due to lack of sewer and water service. The provision of sewer and water service in a rural area such as Madera County is a very different proposition than in an urban area. It usually involves a whole new system, or major expansion of an existing system, instead of an extension of the water mains or sewer lines as in a city. The expense of providing a new system is prohibitive unless there is a sufficient density of population to support it. Only a few areas of Madera County presently qualify. The central Oakhurst area and the areas around the cities of Madera and



Chowchilla are the three major ones. New subdivisions may find it feasible to install their own systems if sufficient density is allowed by the zoning ordinance.

**F. Fees and Exactions**

Although development fees do contribute to the total cost of development, they generally do not increase the costs of housing to the substantial extent often claimed. A formal comparison of permit and processing fees between Madera County and surrounding comparable jurisdictions was conducted in 1991. Madera County's fees are lower than most other rural counties (Refer to Pages B18 and B19 in Appendix B) and are substantially lower than urban jurisdictions.

**G. Land Division and Permit Processes**

1. Subdivision Map Process - The Subdivision map process has been amended to reduce the total processing time. Time costs the developer of a subdivision money. The more streamlined the process is without forfeiting necessary controls, the less expensive the resulting housing development should be. Permit processing time might also be shortened for developments which will provide some or all low and moderate income housing.
2. Processing Time - Fairly simple procedures have kept processing time for permits to a minimum. The permit and land division processes do not appear to be a deterrent to minimizing the cost of housing development but possible avenues can be explored to further reduce the time involved (Refer to Pages B20 through B24 in Appendix B).

## NON-GOVERNMENTAL CONSTRAINTS

Non-governmental constraints are those which are generated by the private sector and which are beyond the control of local governments. Some of the impacts of non-governmental constraints can be mitigated to a minimal extent by local governmental actions, but usually the effects are very localized and have little influence on the total housing need within the jurisdiction or market area.

### A. Availability and Cost of Financing

Interest rates for both construction and take-out financing have more impact on the affordability of housing than any other factor. Interest rates, coupled with the availability of financing, can assume a large portion of the blame for the increasing number of households which cannot afford home ownership. A recent analysis of the components of monthly housing cost for a single family house costing \$60,000.00, financed at 12% for 30 years indicated that a \$10,000.00 reduction in land and development costs results in a 16.5% reduction in monthly payment, while a 4% reduction in take-out financing interest rates results in a 25.6% reduction in monthly payment.

To mitigate the impact of current and future interest rates, the County would have to find a means of subsidizing those rates for the home buyer or developer.

**B. Price of Land**

The cost of land represents an ever-increasing proportion of the total housing development cost, a component accounting for 22% to 33% of the cost in the Valley and 37% to 51% in the Mountains in Madera County (Refer to Table 33). Land costs are still somewhat reasonable compared to other metropolitan areas of the state.

Mitigation measures dealing with land costs which are open to local government include the use of available Grant funds to write down land costs, and the utilization of government owned, surplus land for housing projects. In both cases, the kind of housing most likely to benefit is assisted, low-income housing funded through a state or federal program.

**C. Cost of Construction**

Rising costs of labor and materials have contributed to the non-governmental constraints on housing development and improvement. These costs were a substantial part of the increased housing costs during the 1980's, increasing 15% during that decade. In addition, one of the most significant results of Proposition 13, passed by the voters of California in 1978, was the severe limitation imposed on the development of infrastructure. These costs can no longer be passed on to the taxpayer by the local jurisdiction and must be born by the developer, who then must pass them along by increasing the cost of housing and rents.

## ACTIONS FOR AFFORDABLE HOUSING

The five public hearings held throughout the County resulted in many suggestions and recommendations. Considering frequency of requests, assessed need, and actions feasible by County government, the resulting programs have been selected and include the following:

POLICY: To provide affordable housing for all incomes throughout the County of Madera.

Implementation:

1. Identify excess federal, state and county lands for affordable housing.
2. Provide developers incentives such as density bonuses for housing for larger families, senior citizens, handicapped, etc.
3. Activate County Housing Authority and investigate combining city and county efforts through a joint housing authority.
4. Establish a task force to address continuing housing issues.
5. Plan areas for labor camps for farm workers.



## PROGRAM ASSESSMENT

(Review and Revision)

The programs implementing the policies identified in past and current housing element documents have focused on internal measures designed to promote various housing programs for all income groups.

### A. Appropriateness of Housing Goals, Objectives, and Policies

Appropriate housing goals are those that can be achieved given the constraints described in the foregoing text. Of major concern to the County is providing adequate housing for low and moderate income households that require assistance in obtaining suitable housing. The County must play an active and coordinative role in providing such assistance. These activities include seeking funding to enlarge or expand water and sewer facilities to support greater densities in urbanized communities or potential urban areas, continued participation in State and Federal programs that can be used to rehabilitate and otherwise conserve existing housing, and encouraging private developers to construct eligible housing units that will allow lower income families to utilize available Federal mortgage assistance programs, and maintain positive relationships with incorporated Cities that can provide public facilities to unincorporated developments.

As with any goal setting the ability to achieve the goal is limited by available resources. Even though the County has moved forward with its programs (as described below) it has not achieved goals due to the limited amount of funds available from State and Federal agencies

to meet housing assistance needs. Many of the programs contained in this Housing Element rely on local builders and non-profit organizations to carry out the programs. To the degree that the County can support and has influence with non-profit organizations it seems likely that the goals will be achieved provided there is continued State and Federal funding for programs. The private market developers can be encouraged by the County, but the financial incentives are weaker in a healthy and competitive housing market for meeting the low and moderate income housing goals. It is feasible that the goals for market housing can be achieved where demand for housing is matched by adequate public facilities and interest rates remain reasonable.

**B. Effectiveness of the Housing Element in attainment of the County's Housing Goals and Objectives.**

The attempt by the County in the Housing Element to define programs, set targets for types of housing assistance, and identify preferred locations for housing sets the stage for the County's involvement in meeting the demand for all types of housing. Primarily, the Housing Element will support various applications for State and Federal funding for a variety of housing related projects including, water and sewer systems, rehabilitation of existing units, subsidized housing for lower income households and farmworkers, and continued support to non-profit organizations that are active in providing affordable housing.

The measure of effectiveness is the ability to "put housing on the ground". To this extent the County has been successful given the funding limitations of State and Federal agencies. County staff has been very active in assisting in setting up assessment districts, where appropriate and feasible, to provide the local matching share necessary for many of the State and Federal Programs.

### C. Progress of the County in Implementation

The County has been active in a number of communities and areas in the unincorporated territory to set the stage for new construction and preserve existing housing.

The County has worked with non-profit agencies and communities to construct new or expanded water and waste water treatment facilities in the following communities.

COMMUNITY	WATER	WASTE WATER	FUNDING SOURCE			
			CDBG	DWR	EPA	FmHA
La Vina	X	X		X		X
Eastin/Arcola	X	X	X			X
Oakhurst		X			X	
North Fork		X			X	
Parksdale		X	X			X

The County has supported applications for grant funding and mortgage subsidies through Community Development Block grants, Jobs Training Act, Farmers Home Administration, HUD, and Weatherization programs to construct new, rehabilitate, and conserve existing housing units.

COMMUNITY	UNITS NEW	REHAB	CONSERVE	FUNDING				
				CDBG	FmHA	HUD	JTPA	OTHER
LaVina		40	10	X	X		X	X
Eastin/Arcola		11	5	X			X	X
Fairmead	8	43	15	X	X		X	X
Parksdale	40	20	30	X	X	X	X	X
North Fork		38		X				
Oakhurst	30					X		
Coarsegold		13						
Rural Area	64	47	60		X	X		

The following are programs from the 1986 Housing Element. Noted are the County's accomplishments.

**I. PROVIDE AFFORDABLE HOUSING OF VARIOUS TYPES TO ALL COUNTY RESIDENTS**

- A. Pursue housing opportunities for all economic segments of the County through existing federal, state, or local programs.

Program 1.1

The County will evaluate the unincorporated areas with full urban services to determine which sites could be developed for moderate to high density housing. (See also Program 1.11.)

Implementing Agency: Planning Department.

Funding Source: Staff time.

Objective: Identify potential development sites for lower cost housing.

Timetable: On-going.

**NOTE:** The County Planning Department has been in the process of updating the General Plan in its entirety, including the Land Use Element. During this process, land for all housing densities are being identified. Program continued.

Program 1.2

The County will subcontract with an eligible provider to develop preselected sites for prospective new homeowners.

Implementing Agency: County Administrative Office.

Funding Source: FmHA 523 or 524 funds.

Objective: Prepare potential sites for low cost housing.

Timetable: 1986 - 1992

**Note:** Used FmHA funds for the construction of 25 homes in Parksdale during 1989-1990. Program continued.



### Program 1.3

The County will subcontract with an eligible builder/contractor to assist in the construction of self-help housing for low and moderate income families.

Implementing Agency: County Planning Department and Administrative Office.

Funding Source: FmHA 502 funds.

Objective: 318 units.

Timetable: 1986-30 units, 1987-50 units, 1988-60 units, 1989-60 units, 1990-60 units, 1991-43 units, and 1992-45 units.

**Note:** Farmers Home has indicated that approximately 300 mortgage loans were made (502/514/516) in Madera County between 1986-1991. Thirty-four homes were constructed using 502 funds between 1988-1991. Program continued.

### Program 1.4

The County will subcontract with an eligible provider to assist and construct farm labor housing for selected sites.

Implementing Agency: Board of Supervisors

Funding Source: FmHA 514/516 funds.

Objective: 130 units.

Timetable: 1986-15 units, 1987-20 units, 1988-20 units, 1989-15 units, 1990-20 units, 1991-20 units, and 1992-20 units.

**NOTE:** See Program 1.3 above. This program has been combined with FmHA 502 funds.

### Program 1.5

Support construction of affordable housing for low income households to be operated or maintained through an assisted housing agency or cooperative.

Implementing Agency: County Planning Department, possibly a cooperative effort with City Housing Authority/Self-Help Enterprises.

Funding Source: FmHA 515 rental program (for construction).

Objective: 145 units.

Timetable: 1986-no units, 1987-30 units, 1988-30 units, 1989-30 units, 1990-10 units, 1991-25 units, and 1992-20 minutes.

**NOTE:** No FmHA construction from 1986-1991. In discussing this with Farmers Home, they indicated the possibility of 74 units for seniors (1993-1994) and 27 units in La Vina for labor housing in 1992. Program continued.

#### Program 1.6

Review zoning regulations and support ordinance revisions designed to encourage alternative housing forms (manufactured housing, factory built housing, etc.) in all single family areas.

Implementing Agency: County Planning Department.

Funding Source: Staff time.

Objective: Allow manufactured housing for alternative to constructed units wherever a single family residence is normally allowed.

Timetable: January 1987.

**NOTE:** Manufactured housing has been allowed since 1990 by right or with land use permit where site built homes are allowed. Program completed.

#### Program 1.7

Identify appropriate locations for Mobile Home Overlay (MHO) zone districts which specifically allow mobile homes without land use permit approval; and, initiate rezoning proceedings for the identified areas.

Implementing Agency: County Planning Department, Planning Commission, and Board of Supervisors.

Funding Source: Staff time.

Objective: Remove land use permit processing requirements (fees and processing time) for this type of housing unit.

Timetable: October 1986.

**NOTE:** See note above. Program completed.

#### Program 1.8

Identify potential benefits/impacts of a county-wide housing agency and confer with the City of Madera Housing Authority on program needs to operate and manage such an agency.

Implementing Agency: County Planning Department, County Administrative Office, City Housing Authority, and City Manager.

Funding Source: Staff time.

Objective: Attempt to establish a regional housing agency which can better focus assistance programs to area-wide needs.

Timetable: January 1987.

**NOTE:** Not accomplished to date. Discussions are currently underway between the County and City and County Counsels Office is preparing a recommendation for the Board of Supervisors regarding the formation of a joint City-County Housing Authority.

#### Program 1.9

Identify and evaluate existing/proposed multiple family project sites to establish housing cooperatives and for potential rehabilitation of rental assisted housing.

Implementing Agency: County Planning Department.

Funding Source: Staff time, FmHA 515 rental rehabilitation funds.

Objective: Provide alternative forms of housing for low income households.

Timetable: On-going and with current CDBG programs.

**NOTE:** Unsuccessful during the 1986-1991 time frame. FmHA funds not presently available for rental assisted housing rehabilitation.

### Program 1.10

Examine, review and propose zoning or subdivision ordinance changes allowing density bonuses for low to moderate income housing in all proposed subdivisions. Proposals to be submitted to Board of Supervisors.

Implementing Agency: County Planning Department

Funding Source: Staff time and County funds.

Objective: Provide opportunities for low to moderate income housing in various areas of the County.

Timetable: Complete evaluation and submit to Board of Supervisors for hearing by March 1987.

**NOTE:** The County reduced the minimum parcel size from 10,000 square feet to 6,000 square feet in 1989, and adopted a manufactured home (mobile) ordinance in 1990 allowing mobile homes with a land use permit (areas previously banning mobile homes) wherever site built homes are allowed. Program completed.



### Program 1.11

The County will promote the use of rental assistance programs to persons not able to afford decent housing.

Implementing Agency: City Housing Authority.

Funding Source: HUD Section 8 rental certificates.

Objective: Reduce housing costs and provide assistance for owner households who rent their units while renting housing for themselves (5 units per year).

Timetable: Annual-5 units per year.

**NOTE:** Since 1986, 15 to 20 units have been assisted in the unincorporated area of the County each year. Program continued.

### Program 1.12

The County will promote equal housing opportunities by providing information on Fair Housing Laws and referring complaints of housing discrimination to appropriate State or Federal Agencies.

Implementing Agency: Planning Department/County Administrator

Funding Source: Staff time and County funds.

Objective: Promote a mix of housing types and locations for all income and ethnic groups in the County.

Timetable: On-going.

**NOTE:** County has implemented this program and will continue to do so in the future. Program continued.

### Program 4.2

The County will contact the City Housing Authority to try to establish a cooperative agency for referrals of housing discrimination.

Implementing Agency: County Planning Department.

Funding Source: Staff time.

Objective: Establish working program county-wide.

Timetable: October 1986.

NOTE: See Program 1.8. Program continued.

## II. PRESERVE EXISTING HOUSING UNITS AT BASIC HEALTH AND SAFETY LEVELS

### Program 2.1

The County will evaluate housing conditions in all areas of the County determining priority needs.

Implementing Agency: County Planning and Environmental Health Department Staff.

Funding Source: Staff time.

Objective: Prioritize housing need areas for future block grant and other applications.

Timetable: On-going.

NOTE: The County has utilized the expertise of Self-Help Enterprises to conduct surveys of target areas within the County in prioritizing housing need areas (refer to Appendix for Target Area Surveys, December 1991). Program continued.

### Program 2.2

The County will continue providing coordination assistance to low income homeowners for weatherizing older homes, particularly in target areas for housing rehabilitation projects.

Implementing Agency: County Action Committee and Central Valley Opportunity Center.

Funding Source: Community Services Administration.

Objective: Improve housing quality and reduce heating and cooling costs for low income households (100 units per year).

Timetable: On-going until funds are not available--1986-55 units, 1987 to 1992-100 units per year.

**NOTE:** Until 1991, when only 5 units were weatherized, the County (County Action Committee) was weatherizing approximately 100 homes annually. The Action Committee has indicated that another 5 homes should be weatherized in 1992. Program continued.

Program 2.3

The County will encourage the leveraging of other rehabilitation funds in areas where active housing rehabilitation is occurring and through the block grant application process.

**Implementing Agency:** Self-Help Enterprises, Madera County , and other rehabilitation providers.

**Funding Source:** FmHA 502 and 504, 515 funds, and SSI rehabilitation grants.

**Objective:** Enhance/leverage housing rehabilitation grant applications by showing use of other funding sources. Also to rehabilitate more units than could be done with a single funding source (5 units per year).

**Timetable:** With each CDBG Application Project.

**NOTE:** The County has been very active in this program over the years. The following is recent Block Grant activity which should be noted:

## BLOCK GRANT ACTIVITY

### 1. 1990-Madera General CDBG

- 20 Housing Units to Benefit
- 8 of These Units in Lowest Targeted Income Group
- \$500,000 Awarded CDBG Funds

### 2. 1990-Native American CDGB

- 11 Housing Units to Benefit
- 2 of These are in Lowest Targeted Income Group
- \$233,000 CDBG Funds Awarded

### 3. 1989-Madera General CDBG

- 20 Housing Units to Benefit
- 8 of These in Lowest Targeted Income Group
- \$500,000 CDBG Funds Awarded

### 4. 1989-Native American CDBG

- 11 Housing Units to Benefit
- 2 in Lowest Targeted Income Group
- \$241,000 CDBG Funds Awarded

The County is currently pursuing over 700,000 (1992-1993) in CDBG funds for housing rehabilitation. Program continued.

### Program 2.4

The County will utilize the Community Development Block Grant (CDBG) Program to rehabilitate housing and make public facility improvements.

Implementing Agency: County Planning Department and County Administrative Office.

Funding Source: State Community Development Block Grants.

Objective: Utilize the information in Program 2.1 in upgrading housing conditions in the County. Make health and safety improvements where needed through housing repair and public facility improvements (100 units).



**Timetable:** Annually as funding from HCD and HUD can still be obtained and the proposed application(s) meets State standards. 1986/87-23 units, 1987/88-35 units, 1988/89-unknown, and 1989/90-unknown.

**Note:** Community Development Block Grant activity: 1987-23 units rehabilitated, 1989-20 units rehabilitated, 1990-20 units rehabilitated. Program continued.

#### Program 2.5

The County will promote the use of rental assistance programs to persons who would not be able to afford decent housing.

**Implementing Agency:** City Housing Authority.

**Funding Source:** HUD Section 8 rental certificates.

**Objective:** Reduce housing costs and provide assistance for owner households who rent their units while renting housing for themselves (5 units per year).

**Timetable:** Annual-5 units per year.

**NOTE:** Refer to Program 1.11. Program continued.

#### Program 2.6

Provide informational assistance and inspections to homeowners/investors desiring to rehabilitate their dwellings.

**Implementing Agency:** County Building Department.

**Funding Source:** Staff time.

**Objective:** Provide technical assistance on construction and building code requirements.

**Timetable:** On-going.

**NOTE:** With Self-Help Enterprises and the County Engineering Department this service has been provided. Program continued.

#### Program 2.7

Organize and develop a housing abatement/rehabilitation program for the County.

Implementing Agency: County Environmental Health Department, Planning Department, and Building Department.

Funding Source: Staff time.

Objective: Improve housing quality throughout the County.

Timetable: July 1987.

NOTE: The Planning Department is primarily involved in the rehabilitation programs, as can be seen by reviewing Programs 2.3 and 2.4. The County Environmental Health Department has, and will continue in the future, to abate housing which is unsafe to inhabit and is beyond rehabilitation. Program continued.

### **III. PROMOTE AFFORDABLE HOUSING OF VARIOUS TYPES THROUGH EVALUATION OF GOVERNMENTAL CONSTRAINTS**

#### Program 3.1

The County will prepare a synopsis of present land use procedures and subdivision processes to aid developers and the general public in establishing various types of housing.

Implementing Agency: County Planning Department.

Funding Source: Staff time and General Fund for brochures.

Objective: Impart the essential requirements for specified developments or improvements.

Timetable: Brochure developed by December 1986.

NOTE: The Planning Department has prepared the above referenced synopsis. Program completed.

### Program 3.2

The County will encourage manufactured housing as a less expensive form of housing by proposing specific locations for MHO (Mobile Home Overlay) zoning.

Implementing Agency: County Planning Department.

Funding Source: Staff time and Board of Supervisors.

Objective: Allow manufactured housing as alternative to constructed units wherever a single family residence is normally allowed.

Timetable: January 1987.

NOTE: See Programs 1.6 and 1.7. Program completed.

### Program 3.3

The County will support the relaxation of building codes and use of alternative building materials which do not comprise health and safety concerns. Specific recommendations will be made to legislators as enabling legislation is being considered.

Implementing Agency: Board of Supervisors.

Funding Source: Not applicable.

Objective: Allow innovative techniques/ideas which would reduce housing costs.

Timetable: On-going as legislation is considered.

NOTE: Because of State construction regulations, e.g., Uniform building, plumbing, mechanical and electrical Codes, and the California Energy Regulations (Title 24) little can be done to relax or reduce housing cost. However, the County will support any legislation which would make housing more affordable. Program continued.

### Program 3.4

Promote the use of cluster housing or planned development concepts where full urban services are available.

Implementing Agency: County Subdivision Committee and Planning Department Staff.

Funding Source: Not applicable.

Objective: Encourage smaller lots and lower cost housing.

Timetable: On-going.

Note: Since 1985 approximately 185 cluster or planned residential development units have been constructed in the County.

### Program 3.5

The County will continue to support intergovernmental cooperation with the land use development plans of the County and cities of Madera and Chowchilla. Such actions include pre-zonings, annexations, and extension of public facilities.

Implementing Agency: County and City Planning Departments, legislative bodies, and LAFCO.

Funding Source: Staff time.

Objective: Facilitate development improvements and lower cost housing opportunities.

Timetable: On-going.

NOTE: No comment required. Program continued.

### Program 3.6

The County will continue efforts to attract business and industry compatible to the area promoting available industrial property, wage levels, housing costs, etc.

Implementing Agency: Industrial Development Commission and Overall Economic Development Plan Committee.

Funding Source: Economic Development Administration and Community Development block Grants.

Objective: Broaden employment base to stabilize employment levels.

Timetable: On-going.

Note: The following Five Year Industry Synopsis demonstrates the success the County has had in attracting industry, with the attendant employment of around 1,300 people. Program continued.

### Program 3.7



The County will consolidate and publish a list of available housing programs and services for use by builders, contractors, owners, renters, or anyone interested in housing in the County.

Implementing Agency: County Planning Department.

Funding Source: Staff time and General Fund.

Objective: Inform interested persons of available programs.

Timetable: December 1986.

**NOTE:** Because of staffing and capital shortages in the past, this program was never completed. The Department plans on completing this program during 1992.

### Program 3.8

The County will review present ordinances and policy for placement of farm labor housing in the County. Recommendations will be made to the legislative body for streamlining or reducing present permit procedures for individual ranchers or farmers to provide this important form of housing.

Implementing Agency: County Planning Department and Board of Supervisors.

Funding Source: Staff time.

Objective: Remove prohibitive regulations for placement of farm labor housing.

Timetable: October 1986.

**NOTE:** The County has incorporated the Conditional Use Permit process for farm labor housing in all agricultural areas within the County, including Land Conservation (Williamson Act) agricultural areas. Program completed.

### Program 3.9

The County will utilize staff to file grant applications for sewer, water, housing rehabilitation, or other programs designed to remove existing or potential health and safety problems.

Implementing Agency: County Administrative Office, Planning, and the Action Committee.

MADERA COUNTY  
FIVE YEAR INDUSTRY SYNOPSIS  
1986-1992

86

<u>YEAR</u>	<u>COMPANY</u>	<u>PRODUCTS</u>	<u>SQ.FT.</u>	<u># OF EMP.</u>	<u>LOCATION</u>
1986	American Augers, Inc.	Augers	3,200	6	City of Chowchilla
	Setton Pistachios	Pistachio/Almonds	12,000	50	City of Madera
	Warnock Food Products	Snack/Mexican Foods	6,000	20	County of Madera
1987	Westcoast/Kimtruss Corp	Wood Trusses		60	City of Madera
1988	Bomanite Corp	Concrete Imprinting	18,000	6	City of Madera
	Caris Reels	Wood Reels	10,000	50	City of Madera
	Friction, Inc.	Brake Calipers	20,000	85	City of Chowchilla
	Frutec	Wine Grape Conc.	110,000	30	County of Madera
1989	Allwire, Inc.	Wire and Cable	22,500	29	City of Chowchilla
	Central California Container	Plastic Tanks	10,000	3	City of Chowchilla
	Georgia Pacific Corp	Folding Cartons	90,000	33	County of Madera
	Gottschalks	Warehousing/Distrib.	425,000	350	City of Madera
	PlastiChem, Inc.	Plastic Products	40,000	8	City of Madera
	United Structures of America	Prefab Buildings	21,000	10	City of Madera
1990	Classic Roasters	Cashew/Almond Prod.	22,500	24	City of Madera
	Florystone Products	Bath/Shower Prod.	140,000	80	City of Madera
	Regency Thermographers	Printers	150,000	350	City of Madera
	Zarn, Inc.	Blow-molded Plastics	30,000	45	City of Madera
1991	Thomas Products	Pharm & Animal Feed	23,000	14	City of Madera
	Sentinel	Recreational Equip	27,000	48	City of Madera
1992*	Vogel Frame Company	Picture Frames	14,000	20	City of Madera

\* Projected

Funding Source: Various but primarily FmHA and CDBG grant funds as available.

Objective: Remove health and safety problems in rural areas.

Timetable: On-going.

**NOTE:** Refer to Program 2.4. Program continued.

#### Program 3.10

The Land Use Element of the General Plan will be reviewed and updated to ensure adequate land is available for various housing types at all income levels.

Implementing Agency: County Planning Department and Board of Supervisors.

Funding Source: Staff time and General Fund.

Objective: Examine present land uses for consistency with the plan and update for future growth trends and needs.

Timetable: December 1986.

**Note:** Refer to Program 1.1. Program continued.

#### Program 3.11

The County will encourage energy-efficient development proposals through the subdivision review process and rehabilitation/weatherization programs.

Implementing Agency: County Building Department and Subdivision Committee.

Funding Source: Staff time.

Objective: Reduce energy costs for present and future County residents.

Timetable: On-going.

**NOTE:** Refer to Program 2.2. Program continued.

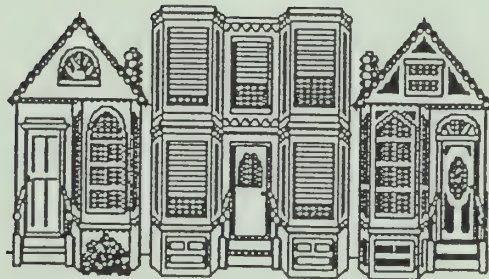
# APPENDIX A

New Housing Starts -  
January 1983 - October 1991

Madera County Native American  
Target Area Survey, December 1991

Madera County Target Area  
Survey, December 1991

Comparative Housing Statistics  
of San Joaquin Valley Counties







# NEW HOUSING STARTS - JANUARY 1983 THROUGH OCTOBER 1991

Year	* Maximum Housing Value (cost) for 80% of median incomes	** Number of Housing Starts
1983	\$38,827.00	144
1984	40,457.00	121
1985	41,833.00	132
1986	42,418.00	120
1987	44,114.00	121
1988	45,878.00	146
1989	47,850.00	175
1990	49,925.00	274
1991	52,300.00	<u>171</u>
		Total Units 1,404

\* This figure is based upon 80% of the median income as established under the 1980 and 1990 U.S. Census. The annual cost of living factor (consumer price index) has been compounded each year through 1989 to establish the 80% level.

\*\* The numbers of new housing starts computed under this category are based upon housing valuation taken from Building Department records for building permits.



Madera County Native American  
Target Area Survey

Conducted by  
Self-Help Enterprises (SHE)  
December 1991

Purpose:

A housing condition and income/interest survey was conducted in December 1991 covering the two proposed Madera County Native American 1992 CDBG target areas. The target areas are on Road 423 (Hammond Indian Trust Allotment) and on Road 417 (Paloma/Neal Indian Trust Allotments). The purpose of the survey was twofold: first, to gather information in order to assess the feasibility of applying for and implementing a housing rehabilitation project in the target areas under the 1992 CDBG funding cycle. Second, to develop a program design which would effectively address demonstrated housing needs. The survey was conducted in accordance with the California Department of Housing and Community Development guidelines included in the Community Development Block Grant Training Manual, 1992.

Methodology:

The survey was conducted in three stages. First, a basic housing condition ("windshield") survey was completed by a SHE Area Construction Supervisor/Project Coordinator, with eleven years experience in all phases of construction and estimating. He is also a licensed general contractor. The initial portion of the survey established the universe of substandard units in the area. The inspector rated each living unit in the target area as standard or substandard, depending on overall condition, and noted the results on appropriate target area maps. "Standard" is defined as a unit with no repair or rehabilitation needs, while a deteriorated or dilapidated unit was included in the "substandard" universe.

In the proposed target areas of Madera County, a total of 15 housing units were identified, with 2 units classified as standard and 13 as substandard.

In the second part of the survey, 100% of the 13 substandard units were further identified as needing "minor," "moderate," or "substantial" rehabilitation, or as being dilapidated. The last designation is applied to units on which only correction of health and safety factors or demolition is economically feasible, i.e., too expensive to bring up to the Uniform Housing Code standards.



In the third part of the survey, a team of interviewers gathered information on a total of xxx households living in substandard units. Information was gathered on household income, demographic characteristics, and interest in participating in a housing rehabilitation program.

Upon completion of the surveys, collected data was collated and analyzed. The summaries and copies of the survey forms used follow.

(xxx--The income/interest surveys are in the process of being completed--project completion date by end of January.)

ROAD 423-HAMMOND ALLOTMENT  
MADERA COUNTY NATIVE AMERICAN 1992  
DISPLAY OF SURVEY RESULTS

Housing Condition Survey Results

1.	Total number of units in area		<u>8</u>
2.	Number of units in need of rehabilitation and dilapidated		<u>6</u>
3.	% of units in need of rehabilitation and dilapidated (Item 2 divided by Item 1)		<u>75</u>
4.	Number of units surveyed		<u>8</u>
a.	Breakdown of units classified as in need of rehabilitation or dilapidated:		
		<u># of Units</u>	<u>% of Item 2</u>
	Minor	<u>0</u>	<u>      </u>
	Moderate	<u>0</u>	<u>      </u>
	Substantial	<u>6</u>	<u>100.0</u>
	Dilapidated	<u>0</u>	<u>      </u>
	Total	<u>6</u>	<u>100.0</u>
5.	% of units surveyed of total units identified as substandard (Item 4 divided by Item 2)		<u>100.0</u>

ROAD 417-PALOMA/NEAL ALLOTMENT  
MADERA COUNTY NATIVE AMERICAN 1992  
DISPLAY OF SURVEY RESULTS

Housing Condition Survey Results

1.	Total number of units in area	<u>7</u>
2.	Number of units in need of rehabilitation and dilapidated	<u>7</u>
3.	% of units in need of rehabilitation and dilapidated (Item 2 divided by Item 1)	<u>100</u>
4.	Number of units surveyed	<u>7</u>

a. Breakdown of units classified as in need of rehabilitation or dilapidated:

	<u># of Units</u>	<u>% of Item 2</u>
Minor	<u>0</u>	<u>      </u>
Moderate	<u>1</u>	<u>14.3</u>
Substantial	<u>6</u>	<u>85.7</u>
Dilapidated	<u>0</u>	<u>      </u>
Total	<u>7</u>	<u>100.0</u>

5.	% of units surveyed of total units identified as substandard (Item 4 divided by Item 2)	<u>100.0</u>
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MADERA COUNTY NATIVE AMERICAN 1992  
TOTALS  
DISPLAY OF SURVEY RESULTS

Housing Condition Survey Results

1.	Total number of units in area		<u>15</u>
2.	Number of units in need of rehabilitation and dilapidated		<u>13</u>
3.	% of units in need of rehabilitation and dilapidated (Item 2 divided by Item 1)		<u>86.7</u>
4.	Number of units surveyed		<u>15</u>
a.	Breakdown of units classified as in need of rehabilitation or dilapidated:		
		<u># of Units</u>	<u>% of Item 2</u>
	Minor	—	—
	Moderate	<u>1</u>	<u>7.7</u>
	Substantial	<u>12</u>	<u>92.3</u>
	Dilapidated	—	—
	Total	<u>13</u>	<u>100.0</u>
5.	% of units surveyed of total units identified as substandard (Item 4 divided by Item 2)		<u>100.0</u>





## Madera County Target Area Survey

Conducted by  
Self-Help Enterprises (SHE)  
December 1991

### Purpose:

A housing condition and income interest survey was conducted in December, 1991 covering the proposed Madera County 1992 CDBG target areas of Trigo, Parksdale, North Fork, and Fairmead. The purpose of the survey was twofold: first, to gather information in order to assess the feasibility of applying for and implementing a housing rehabilitation project in the county under the 1992 CDBG funding cycle. Second, to develop a program design which would effectively address demonstrated housing needs. The survey was conducted in accordance with the California Department of Housing and Community Development guidelines included in the Community Development Block Grant Training Manual, 1992.

### Methodology:

The survey was conducted in three stages. First, a basic housing condition ("windshield") survey was completed by a SHE Area Construction Supervisor/Project Coordinator, with eleven years experience in all phases of construction and estimating. He is also a licensed general contractor. The initial portion of the survey established the universe of substandard units in the area. The inspector rated each living unit in the target area as standard or substandard, depending on overall condition, and noted the results on appropriate County Assessor Parcel Maps. "Standard" is defined as a unit with no repair or rehabilitation needs, while a deteriorated or dilapidated unit was included in the "substandard" universe.

Within the Madera County target areas, a total of 709 housing units were identified, with 246 units classified as standard and 463 as substandard.

In the second part of the survey, 123 of the 463 substandard units were further identified as needing "minor," "moderate," or "substantial" rehabilitation, or as being dilapidated. The last designation is applied to units on which only correction of health and safety factors or demolition is economically feasible, i.e., too expensive to bring up to the Uniform Housing Code standards. The 123 units were selected from throughout the target area based on proportionate concentration of substandard units.

In the third part of the survey, a team of bilingual interviewers gathered information on a total of 159 households living in substandard units. Information was gathered on household income, demographic characteristics, and interest in participating in a housing rehabilitation program. Again households were selected from throughout the target area based on proportionate concentrations of substandard units.

Upon completion of the surveys, collected data was collated and analyzed. The summaries and copies of survey forms used follow.

MADERA COUNTY (NORTH FORK) 1992

DISPLAY OF SURVEY RESULTS

Housing Condition Survey Results

1.	Total number of units in area		<u>111</u>
2.	Number of units in need of rehabilitation and dilapidated		<u>71</u>
3.	% of units in need of rehabilitation and dilapidated (Item 2 divided by Item 1)		<u>65</u>
4.	Number of units surveyed		<u>23</u>
a.	Breakdown of units classified as in need of rehabilitation or dilapidated:		
		<u># of Units</u>	<u>% of Item 2</u>
	Minor	<u>0</u>	<u>0.0</u>
	Moderate	<u>7</u>	<u>30.4</u>
	Substantial	<u>8</u>	<u>34.8</u>
	Dilapidated	<u>8</u>	<u>34.8</u>
	Total	<u>23</u>	<u>100.0</u>
5.	% of units surveyed of total units identified as substandard (Item 4 divided by Item 2)		<u>32.4</u>



MADERA COUNTY (PARKSDALE) 1992

DISPLAY OF SURVEY RESULTS

Housing Condition Survey Results

1.	Total number of units in area	<u>451</u>
2.	Number of units in need of rehabilitation and dilapidated	<u>280</u>
3.	% of units in need of rehabilitation and dilapidated (Item 2 divided by Item 1)	<u>62</u>
4.	Number of units surveyed	<u>71</u>
a.	Breakdown of units classified as in need of rehabilitation or dilapidated:	
	<u># of Units</u>	<u>% of Item 2</u>
	Minor <u>3</u>	<u>4.2</u>
	Moderate <u>30</u>	<u>42.3</u>
	Substantial <u>15</u>	<u>21.1</u>
	Dilapidated <u>23</u>	<u>32.4</u>
	Total <u>71</u>	<u>100.0</u>
5.	% of units surveyed of total units identified as substandard (Item 4 divided by Item 2)	<u>25.4</u>

MADERA COUNTY (TRIGO) 1992

DISPLAY OF SURVEY RESULTS

Housing Condition Survey Results

1.	Total number of units in area		<u>25</u>
2.	Number of units in need of rehabilitation and dilapidated		<u>18</u>
3.	% of units in need of rehabilitation and dilapidated (Item 2 divided by Item 1)		<u>72</u>
4.	Number of units surveyed		<u>5</u>
a.	Breakdown of units classified as in need of rehabilitation or dilapidated:		
		<u># of Units</u>	<u>% of Item 2</u>
	Minor	<u>0</u>	<u>0.0</u>
	Moderate	<u>2</u>	<u>40.0</u>
	Substantial	<u>3</u>	<u>60.0</u>
	Dilapidated	<u>0</u>	<u>0.0</u>
	Total	<u>5</u>	<u>100.0</u>
5.	% of units surveyed of total units identified as substandard (Item 4 divided by Item 2)		<u>27.8</u>

MADERA COUNTY (FAIRMEAD) 1992

DISPLAY OF SURVEY RESULTS

Housing Condition Survey Results

1.	Total number of units in area		<u>122</u>
2.	Number of units in need of rehabilitation and dilapidated		<u>.94</u>
3.	% of units in need of rehabilitation and dilapidated (Item 2 divided by Item 1)		<u>77</u>
4.	Number of units surveyed		<u>24</u>
a.	Breakdown of units classified as in need of rehabilitation or dilapidated:		
		<u># of Units</u>	<u>% of Item 2</u>
	Minor	<u>1</u>	<u>4.2</u>
	Moderate	<u>10</u>	<u>41.7</u>
	Substantial	<u>8</u>	<u>33.3</u>
	Dilapidated	<u>5</u>	<u>20.8</u>
	Total	<u>24</u>	<u>100.0</u>
5.	% of units surveyed of total units identified as substandard (Item 4 divided by Item 2)		<u>25.5</u>

MADERA COUNTY 1992

DISPLAY OF SURVEY RESULTS

Housing Condition Survey Results

1.	Total number of units in areas	<u>709</u>
2.	Number of units in need of rehabilitation and dilapidated	<u>463</u>
3.	% of units in need of rehabilitation and dilapidated (Item 2 divided by Item 1)	<u>65.3</u>
4.	Number of units surveyed	<u>123</u>

a. Breakdown of units classified as in need of rehabilitation or dilapidated:

	<u># of Units</u>	<u>% of Item 2</u>
Minor	<u>4</u>	<u>3.3</u>
Moderate	<u>49</u>	<u>39.8</u>
Substantial	<u>34</u>	<u>27.6</u>
Dilapidated	<u>36</u>	<u>29.3</u>
Total	<u>123</u>	<u>100.0</u>

5.	% of units surveyed of total units identified as substandard (Item 4 divided by Item 2)	<u>26.6</u>
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Fairmead, Madera County, 1992  
Income/Interest Survey  
Display of Survey Results

<u>Survey of Substandard Households</u>	<u>Total</u>	<u>Percent</u>
Total number of substandard units in area	94	
Total number of households surveyed	35	
Percent of substandard surveyed		37%
Average Number of persons per household	3.97	
Average income per household	\$12,043	
Average owner occupied income	\$16,221	
Average renter occupied income	\$ 8,910	
Tenure of households		
Owned	15	43%
Rented	20	57%
Declined to disclose	0	
Household income range		
Target income group	32	91%
Lowest target income group	28	80%
Owners in the lowest targeted income group	8	53%
Owners in the targeted income group	12	80%
Renters in the lowest targeted income group	20	100%
Renters in the targeted income group	20	100%
Ethnicity of head of household		
Mexican-American	16	46%
Anglo	7	20%
Black	12	34%
American Indian	0	
Asian/Pacific Islander	0	
Other Ethnic	0	
Declined to Disclose	0	
Elderly households	7	20%
Female heads of households	17	49%
SSI recipient households	10	29%
Households with handicapped residents	3	9%
Households with farmworkers	11	31%
TIG homeowners whose housing cost exceed 30%	4	33%
TIG renters whose housing cost exceed 30%	18	90%
TIG homeowners expressing interest in participating in a rehab program	3	25%

North Fork, Madera County, 1992  
Income/Interest Survey  
Display of Survey Results

<u>Survey of Substandard Households</u>	<u>Total</u>	<u>Percent</u>
Total number of substandard units in area	71	
Total number of households surveyed	25	
Percent of substandard surveyed		35%
Average Number of persons per household	3.67	
Average income per household	\$15,241	
Average owner occupied income	\$15,889	
Average renter occupied income	\$14,732	
Tenure of households		
Owned	11	44%
Rented	14	56%
Declined to disclose		
Household income range		
Target income group	22	88%
Lowest target income group	14	56%
Owners in the lowest targeted income group	6	55%
Owners in the targeted income group	9	82%
Renters in the lowest targeted income group	8	57%
Renters in the targeted income group	13	93%
Ethnicity of head of household		
Mexican-American	1	4%
Anglo	22	88%
Black	1	4%
American Indian	1	4%
Asian/Pacific Islander	0	
Other Ethnic	0	
Declined to Disclose	0	
Elderly households	8	32%
Female heads of households	9	36%
SSI recipient households	6	24%
Households with handicapped residents	5	20%
Households with farmworkers	0	
TIG homeowners whose housing cost exceed 30%	3	33%
TIG renters whose housing cost exceed 30%	8	62%
TIG homeowners expressing interest in participating in a rehab program	4	44%

Parksdale, Madera County, 1992  
Income/Interest Survey  
Display of Survey Results

<u>Survey of Substandard Households</u>	<u>Total</u>	<u>Percent</u>
Total number of substandard units in area	280	
Total number of households surveyed	92	
Percent of substandard surveyed		33%
Average Number of persons per household	3.60	
Average income per household	\$14,121	
Average owner occupied income	\$15,967	
Average renter occupied income	\$11,721	
Tenure of households		
Owned	52	57%
Rented	40	43%
Declined to disclose	0	
Household income range		
Target income group	82	89%
Lowest target income group	62	67%
Owners in the lowest targeted income group	29	56%
Owners in the targeted income group	45	87%
Renters in the lowest targeted income group	33	83%
Renters in the targeted income group	37	93%
Ethnicity of head of household		
Mexican-American	49	54%
Anglo	34	37%
Black	8	9%
American Indian	0	
Asian/Pacific Islander	0	
Other Ethnic	0	
Declined to Disclose	1	
Elderly households	34	37%
Female heads of households	25	27%
SSI recipient households	29	32%
Households with handicapped residents	6	7%
Households with farmworkers	19	21%
TIG homeowners whose housing cost exceed 30%	19	42%
TIG renters whose housing cost exceed 30%	25	68%
TIG homeowners expressing interest in participating in a rehab program	17	37%

Trigo, Madera County, 1992  
Income/Interest Survey  
Display of Survey Results

Survey of Substandard Households

	Total	Percent
Total number of substandard units in area	18	
Total number of households surveyed	7	
Percent of substandard surveyed		39%
Average Number of persons per household	2.43	
Average income per household	\$15,418	
Average owner occupied income	\$18,800	
Average renter occupied income	\$ 6,964	
Tenure of households		
Owned	5	71%
Rented	2	29%
Declined to disclose	0	
Household income range		
Target income group	5	71%
Lowest target income group	5	71%
Owners in the lowest targeted income group	3	60%
Owners in the targeted income group	3	60%
Renters in the lowest targeted income group	2	100%
Renters in the targeted income group	2	100%
Ethnicity of head of household		
Mexican-American	0	
Anglo	7	100%
Black	0	
American Indian	0	
Asian/Pacific Islander	0	
Other Ethnic	0	
Declined to Disclose	0	
Elderly households	2	29%
Female heads of households	2	29%
SSI recipient households	2	29%
Households with handicapped residents	0	
Households with farmworkers	0	
TIG homeowners whose housing cost exceed 30%	0	
TIG renters whose housing cost exceed 30%	2	100%
TIG homeowners expressing interest in participating in a rehab program	1	33%



Alameda County 1992  
Income/Interest Survey  
Display of Survey Results

Survey of Substandard Households

	<u>Total</u>	<u>Percent</u>
Total number of substandard units in area	463	
Total number of households surveyed	159	
Percent of substandard surveyed		34%
Average Number of persons per household	3.64	
Average income per household	\$13,896	
Average owner occupied income	\$16,135	
Average renter occupied income	\$11,366	
Tenure of households		
Owned	83	52%
Rented	76	48%
Declined to disclose	0	
Household income range		
Target income group	141	88%
Lowest target income group	109	69%
Owners in the lowest targeted income group	46	55%
Owners in the targeted income group	69	83%
Renters in the lowest targeted income group	63	83%
Renters in the targeted income group	72	95%
Ethnicity of head of household		
Mexican-American	66	42%
Anglo	70	44%
Black	21	13%
American Indian	1	1%
Asian/Pacific Islander	0	
Other Ethnic	0	
Declined to Disclose	0	
Elderly households	51	32%
Female heads of households	53	33%
SSI recipient households	47	30%
Households with handicapped residents	14	9%
Households with farmworkers	30	19%
TIG homeowners whose housing cost exceed 30%	26	38%
TIG renters whose housing cost exceed 30%	53	74%
TIG homeowners expressing interest in participating in a rehab program	25	36%

# COMPARATIVE HOUSING STATISTICS OF SAN JOAQUIN VALLEY COUNTIES

COUNTY, STATE	RANK	TOTAL HOUSEHOLDS 1980	
Fresno, CA	1	178506	
Kern, CA	2	139811	
Stanislaus, CA	3	94675	
Tulare, CA	4	80646	
Merced, CA	5	44539	
Kings, CA	6	23499	
Madera, CA	7	20950	
		TOTAL HOUSEHOLDS 1990	
Fresno, CA	1	220933	
Kern, CA	2	181480	
Stanislaus, CA	3	125375	
Tulare, CA	4	97861	
Merced, CA	5	55331	
Kings, CA	6	29082	
Madera, CA	7	28370	
		HOUSEHOLDS, % CHANGE 1980-1990	
Madera, CA	1	35.4	
Stanislaus, CA	2	32.4	
Kern, CA	3	29.8	
Merced, CA	4	24.2	
Fresno, CA	5	23.8	
Kings, CA	6	23.8	
Tulare, CA	7	21.3	
		AV.PERSON/FAMILY HOUSEHOLD 1990	FAMILY HOUSE-HOLD 1990
Merced, CA	1	3.69	43246
Tulare, CA	2	3.64	76529
Fresno, CA	3	3.57	161781
Kings, CA	4	3.56	22884
Madera, CA	5	3.50	22535
Kern, CA	6	3.47	135925
Stanislaus, CA	7	3.45	94306

COUNTY, STATE	RANK	AVERAGE NUMBER OF PERSONS PER FAMILY, 1990
Merced, CA	1	3.58
Tulare, CA	2	3.53
Fresno, CA	3	3.46
Kings, CA	4	3.46
<b>Madera, CA</b>	<b>5</b>	<b>3.40</b>
Kern, CA	6	3.37
Stanislaus, CA	7	3.35
		<b>FAMILY HOUSEHOLDS 1980</b>
Fresno, CA	1	132469
Kern, CA	2	107113
Stanislaus, CA	3	71306
Tulare, CA	4	64175
Merced, CA	5	34962
Kings, CA	6	18761
<b>Madera, CA</b>	<b>7</b>	<b>17090</b>
		<b>FAMILY HOUSEHOLDS 1990</b>
Fresno, CA	1	161781
Kern, CA	2	135925
Stanislaus, CA	3	94306
Tulare, CA	4	76529
Merced, CA	5	43246
Kings, CA	6	22884
<b>Madera, CA</b>	<b>7</b>	<b>22535</b>
		<b>FAMILY HOUSEHOLDS % CHANGE 1980-1990</b>
Stanislaus, CA	1	32.3
<b>Madera, CA</b> Kern, CA	2	<b>31.9</b>
Merced, CA	3	26.9
Fresno, CA	4	23.7
Kings, CA	5	22.1
Tulare, CA	6	22.0
	7	19.3

COUNTY, STATE	RANK	TOTAL HOUSING UNITS, 1990
Fresno, CA	1	235563
Kern, CA	2	198636
Stanislaus, CA	3	132027
Tulare, CA	4	105013
Merced, CA	5	58410
Kings, CA	6	30843
Madera, CA	7	30831
		HOUSING UNITS, % CHANGE 1980-90
Stanislaus, CA	1	28.8
Kern, CA	2	27.6
Madera, CA	3	25.3
Fresno, CA	4	21.6
Kings, CA	5	20.0
Tulare, CA	6	18.3
Merced, CA	7	16.7
		OCCUPIED HOUSING UNITS, 1990
Fresno, CA	1	220933
Kern, CA	2	181480
Stanislaus, CA	3	125375
Tulare, CA	4	97861
Merced, CA	5	55331
Kings, CA	6	29082
Madera, CA	7	28370
		VACANT HOUSING UNITS, 1990
Kern, CA	1	17156
Fresno, CA	2	14630
Tulare, CA	3	7152
Stanislaus, CA	4	6652
Merced, CA	5	3079
Madera, CA	6	2461
Kings, CA	7	1761



COUNTY, STATE	RANK	% OTHER RACE IN OCCUPIED HOUSING UNITS, 1990	OCCUPIED HOUSING UNITS, 1990
Tulare, CA	1	20.1	97861
Kings, CA	2	17.0	29082
Fresno, CA	3	16.2	220933
<b>Madera, CA</b>	<b>4</b>	<b>15.5</b>	<b>28370</b>
Kern, CA	5	14.1	181480
Merced, CA	6	13.7	55331
Stanislaus	7	8.1	125375
		% HISPANIC ORIGIN IN OCCUPIED HOUSING UNITS, 1990	OCCUPIED HOUSING UNITS, 1990
Tulare, CA	1	28.5	97861
Fresno, CA	2	26.8	220933
Kings, CA	3	26.2	29082
Merced, CA	4	24.8	55331
<b>Madera, CA</b>	<b>5</b>	<b>24.4</b>	<b>28370</b>
Kern, CA	6	19.6	181480
Stanislaus, CA	7	15.5	125375
		OCCUPIED HOUSING UNITS, % OWNER OCCUPIED, 1990	OCCUPIED HOUSING UNITS, 1990
<b>Madera, CA</b>	<b>1</b>	<b>64.9</b>	<b>28370</b>
Stanislaus, CA	2	60.7	125375
Tulare, CA	3	60.1	97861
Kern, CA	4	59.3	181480
Merced, CA	5	54.4	55331
Fresno, CA	6	54.3	220933
Kings, CA	7	52.9	29082
		MEDIAN VALUE OF OWNER-OCCUPIED HOUSING UNITS 1980 (\$1)	
Fresno, CA	1		62200
<b>Madera, CA</b>	<b>2</b>		<b>60100</b>
Stanislaus, CA	3		60100
Kern, CA	4		54700
Merced, CA	5		53100
Tulare, CA	<b>6</b>		48900
Kings, CA	7		46700

COUNTY, STATE	RANK	% WHITE IN OCCUPIED HOUSING UNITS, 1990	OCCUPIED HOUSING UNITS, 1990
Stanislaus, CA	1	85.8	125375
Madera, CA	2	78.8	28370
Kern, CA	3	77.3	181480
Merced, CA	4	75.4	55331
Kings, CA	5	74.3	29082
Tulare, CA	6	74.1	97861
Fresno, CA	7	72.0	220933
		% BLACK IN OCCUPIED HOUSING UNITS, 1990	OCCUPIED HOUSING UNITS, 1990
Kern, CA	1	5.0	181480
Merced, CA	2	5.0	55331
Fresno, CA	3	4.9	22093
Kings, CA	4	4.8	29082
Madera, CA	5	3.0	28370
Stanislaus, CA	6	1.6	125375
Tulare, CA	7	1.4	97861
		% AMER IND, ESKIMO OR ALEUT IN OCCUPIED HOUSING UNITS, 1990	OCCUPIED HOUSING UNITS, 1990
Madera, CA	1	1.6	28370
Kern, CA	2	1.3	181480
Tulare, CA	3	1.2	97861
Kings, CA	4	1.1	29082
Stanislaus, CA	5	1.1	125375
Fresno, CA	6	1.0	220933
Merced, CA	7	0.9	55331

COUNTY, STATE	RANK	MEDIAN VALUE OF OWNER-OCCUPIED HOUSING UNITS 1990 (\$1)
Stanislaus, CA	1	124300
Merced, CA	2	90800
<b>Madera, CA</b>	<b>3</b>	<b>86500</b>
Fresno, CA	4	83600
Kern, CA	5	82800
Tulare, CA	6	73900
Kings, CA	7	70700
		MEDIAN CONTRACT RENT OF RENTER-OCCUPIED HOUSING UNITS, 1990 (\$1)
Stanislaus, CA	1	417
Kern, CA	2	365
Fresno, CA	3	363
Merced, CA	4	358
Kings, CA	5	335
<b>Madera, CA</b>	<b>6</b>	<b>333</b>
Tulare, CA	7	324

# APPENDIX B



Responses to comments received regarding the  
Draft 1992 Housing Element update.





1. Housing Needs, Resources, and Constraints

-Show that each location on Tables 30.1 and 31 have land available for multi-family units, if they in fact do.

-Describe the availability of sewer and water to serve potential multi-family development, including available capacities relative to housing need.

1. *Include an inventory of land suitable for residential development, including vacant sites and sites having the potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites (Section 65583(a)(3)).*

## INVENTORY OF LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT

A. Single Family Residential

The unincorporated area of Madera County currently has over 5,000 vacant lots in existing subdivisions that are available for development. These lots are distributed throughout the County with approximately 3,000 located in the Valley area. Over 1,000 of these lots are located within 5 miles of the City of Madera. Of the more than 5,000 lots available, approximately 57 percent have community services (i.e. water, sewer or both) available. A substantial number of additional residential lots (approximately 40 in the valley, and 80 in the mountains) are created annually through the parcel map process which are not included in the above totals. Based on the housing needs projection of 4,256 new housing units by 1997 for the unincorporated area, it was concluded that sufficient sites are available for single family residential development. No substantial new developments of single-family residential lots have occurred in the Valley area in recent years, due in large part to this existing inventory of lots. During the last 5 years only 4 new subdivision maps were recorded in the Valley area. These maps created 110 new lots for low income housing, in the community of Parksdale, a short distance southeast of the City of Madera. There are 66 vacant lots currently available in these subdivisions.

As these existing lots are built upon, additional land is available (planned and zoned) for residential development in these communities should the land be needed. For example, the low income communities of Fairmead, Parksdale and La Vina have recently been approved for additional single-family development. A 36.65 acre development in Fairmead has been granted approval for 197 lots of low income single-family housing and 70 new lots have been approved for Parksdale. An additional 50 units of single family housing is proposed for La Vina. Community water and sewer is available in both Parksdale and La Vina. Community water is available in Fairmead. Attempts are being made to develop a community sewer system in Fairmead, either as a part of the recently approved new developments, or by obtaining authorization to connect to the State owned and operated facility that serves the nearby California State Women's Prison.

## 17. DESIGNATE ADDITIONAL AREAS FOR MULTI-FAMILY RESIDENTIAL DEVELOPMENT.

### B. HOUSING PROGRAMS

1. Identify adequate sites which will be made available through appropriate zoning and development standards and with public facilities and services needed to facilitate and encourage the development of a variety of types of housing for all income levels, including multifamily rental housing, factory built housing, mobilehomes, emergency shelters, and transitional housing in order to meet the community's housing goals ... Where the inventory of sites does not identify adequate sites to accommodate the need for groups of all household income levels pursuant to Section 65584, the program shall provide for sufficient sites with zoning that permits owner-occupied and rental multifamily residential use by right, including density and development standards that could accommodate and facilitate the feasibilities of housing for very low and low-income households (Section 65583(c)(1)).
  - a. Without a complete land inventory it is not possible to determine if the County should take further action to identify sites to accommodate the new construction need by income level. If the revised inventory does not demonstrate adequate sites to accommodate the new construction need for all income groups, the element, pursuant to the recent amendment, should identify sites that permit owner-occupied and rental multi-family uses by right.

If there is a need for additional sites, Program 17 could be expanded to identify total unit capacity objectives by acreages and zoning designations.

### B. Multi-Family Residential (Refer to Maps)

The following multi-family sites have been designated in the current general plan and zoning ordinance in communities that have been identified as needing or providing opportunities for affordable rental units.

#### Raymond

The foothill community of Raymond currently has 50 acres designated for multifamily residential development. Of this 50 acres over 36 acres are currently zoned to permit multi-family residences by right. However the development of multifamily units is limited by the existing water system (maximum 12 more connections available) and the one acre per dwelling unit limitation of the current zoning. If adequate water supplies can be provided (additional wells, etc) on an individual or community-wide basis, it is estimated that 40 to 50 multi-family residential units could be developed in Raymond.

#### La Vina

Approximately 9 1/2 acres of land in La Vina is zoned for multi-family residential



development. This 9 1/2 acres is currently zoned to allow multi-family development by right. The existing zoning (RUM) would allow up to 17.4 units per acre or a total of about 165 units on the 9 1/2 acres. A 22 unit multi-family housing project for farm workers was constructed in this area by Self-Help Enterprises in 1992, leaving 143 units available for construction, with an additional 34 units proposed to be constructed in 1994. This project will be funded under the Farmer's Home Administration 514/516 program. Community sewer and water will be provided to serve this development.

## **North Fork**

The foothill community of North Fork has both a low income and Native American population with affordable housing needs. The County General Plan currently designates approximately 27 acres for multi-family residential development in North Fork. About 23 acres is presently zoned to allow multi-family residential development of up to 17.4 units per acre by right. This would provide for approximately 400 multi-family units. Community water and sewer is available, however connections are limited. The County is attempting to acquire funds and develop plans for improvements and expansion to both the water and sewer systems in this area to accommodate additional development.

## **Coarsegold**

The County General Plan currently designates 40 acres in the Community of Coarsegold for multi-family development. A rezoning was recently approved to allow 40 units of senior citizen housing to be developed by the State of California Grandmother's Club.

## **Ripperdan**

The General Plan currently designates just over 9 acres in the Community of Ripperdan for multi-family residential development. Water and sewer is provided to a portion of the community. These services are limited to an existing fully developed Self-Help Enterprises subdivision of single family dwellings. Therefore, development of additional multi-family units is limited at this time and specific unit totals have not been included for this area.

## **Parksdale**

Approximately 40 acres in Parksdale is designated for multi-family residential development under the current General Plan. This 40 acre area is located outside of the flood plain area of the Parksdale Community. The additional portions of the Parksdale Community that are located within the flood plain area are subject to maximum water depth of one foot. This requires building pads to be elevated above the one foot water level and does not pose a significant obstacle to the development of this area. Community water and sewer are available. In 1992 the County Engineering Department estimated that almost 1,200 sewer units are available to serve new single and multi-family residential development in this area within the community district of County Service Area #3. Urban multi-family zoning consistent with the General Plan Designation for this 40 acres would allow up to 17.4 units per acre, accommodating approximately 700 units in this area. However, because many of



these parcels have single family residences and because of existing lot configurations it is estimated that 250 to 300 units would probably be the maximum feasible for this area.

The County recently designated an additional 5 acres just north of the Parksdale community for multi-family development, and zoned this property to allow by right up to 17.4 units per acre or a total of approximately 85 units on this 5 acre parcel. The present plan for this property is to develop 40 units funded by the Farmer's Home Administration 515 program. Community water and sewer services will be provided to this project by the Parksdale District. The County has worked with the developer to reduce the road requirements for this project to make it feasible for development.

### **Fairmead**

Seven acres in the community of Fairmead is designated in the current General Plan for multi-family residential development. A community water system is available. In addition, the County is attempting to develop a sewer system to serve this area either as a part of new development or by contracting for sewer service from the nearby State Women's Prison. Community water and sewer would allow multi-family zoning for up to 17.4 units per acre or a total of approximately 120 units on this 7 acres. Ninety-six water connections are currently available and the system can be expanded to accommodate additional hook-ups.

### **Trigo**

Just over 27 acres in Trigo is designated for multi-family residential development in the current General Plan. Community water and sewer service is not available in Trigo therefore it is estimated that only about 27 units of multi-family housing can be accommodated here.

### **Price**

Fifteen acres of multi-family residential development is currently designated for the Price area in the General Plan. Community water and sewer service is not available in this area. The County is currently working with Self-Help Enterprises to upgrade and eliminate contamination of some of the existing wells in the community. It is estimated at this time that a maximum of 15 units of multi-family housing could be provided in this area.

### **Chowchilla (Sphere of Influence)**

Over 38 acres of multi-family residential development is included in the County General Plan in the Chowchilla Sphere of Influence. Water and sewer connections are available from the City. With these services and the current general plan designation, zoning allowing up to 17.4 units per acre would be allowed providing for over 660 units of multi-family housing. However, it is recognized that most water and sewer line extensions into this area will include annexation of these parcels to the City. Both water and sewer systems must be expanded to accommodate growth in these areas. This can be accomplished by the development of additional water supplies (new wells) and the use of developer fees to provide for these additional facilities. Sewer plant expansion is also provided for through a developer fee program that has been implemented by the City.

## City of Madera (Sphere of Influence)

The County General Plan includes 186 acres within the Multiple Family designation in the sphere of influence for the City of Madera. The City would be responsible for providing water and sewer service to many of these areas. With these services, zoning up to 17.4 units per acre can be accommodated, which would allow approximately 3,200 units of multi-family, residential development. However, as with Chowchilla, annexation to the City would probably be required as a part of the extension of services. There are some areas within Madera's Sphere of Influence, such as the community of Parksdale and the community of Parkwood, where sewer service has been provided by contract with the City of Madera. The Parkwood community has community water and sewer service available and has 5-10 acres currently zoned to allow up to 17.4 units per acre by right. This would allow up to 170 units of multi-family development. The County has also amended the General Plan and approved zoning to allow a project that is FmHA 515 funded. It will provide 50 units of seasonal housing for migrant farm workers. This 9.62 acre development will be located near the southwest quadrant of the intersection of Avenue 12 and Highway 99, within 1/8 mile of the City of Madera's Sphere of Influence boundary. Construction is expected to begin in the fall of 1993.

Current conditions and practices in water system development and management do not pose any special problems for land use policy. Any new development outside of the current City water system will necessitate the extension of the grid pattern and new wells as needed.

In May of 1988, the City adopted a Wastewater Treatment Plant Master Plan which projects community growth and plant improvements necessary to provide adequate sewage treatment through the year 2008.

The municipal sewer treatment plant is located at Avenue 13 and Road 21½, about 3½ miles southwest of the City and well beyond current and anticipated areas of urban expansion. Current treatment capacity of the plant is 7.0 MGD (million gallons per day), as compared to an operating volume of about 4.0 MGD. This differential indicates that the City is in a generally good position to accommodate population growth and urban expansion -- with the exception of accommodating food processing industries which may use large volumes of water and generate high levels of organic matter. The treatment plant is operating at approximately 65% to 75% of capacity for B.O.D. (biochemical oxygen demand) and SS (suspended solids). The second phase plant expansion project called for in the City's 20-year Wastewater Treatment Master Plan will increase the hydraulic capacity to 10 MGD and approximately double the BOD and SS capacity.

## Oakhurst

The Community of Oakhurst is the largest urban area in the unincorporated portion of the County. Oakhurst currently represents approximately 18% of the Housing Units in the unincorporated County. There are approximately 60 acres of multi-family residential zoning in Oakhurst that allow 17.4 units per acre by right. This would accommodate 1040 units of multifamily housing. Community sewer and water are provided. The County is working through County Maintenance District 22A to expand the sewer capacity of the existing treatment plant. Engineering and design proposals are now being reviewed by the County



Based on the preceding information, it is estimated that the current County General Plan can accommodate up to 4,439 units of multi-family housing, and that the current zoning allows approximately 1960 multi-family units by right. In addition, the County is proposing (Ordinance Amendments now in process), under Program 16.0 of the Housing Element, to increase the maximum density in the existing urban multi-family residential zones from 17.4 to 21.7 units per acre. An additional 480 units of multi-family housing will be provided for by this density increase.

Program 17.2 will be used to apply multi-family residential zoning to areas currently designated for this use on the County General Plan that may currently be zoned for other uses.

### **New Areas Proposed For Multi-Family Residential Development**

Newly designated multi-family areas are proposed in Community Plans and plan updates that are projected for adoption in the next 12 - 24 months. These area plans will include plans for all necessary services including community sewer and water systems. New areas proposed for multi-family residential development are:

1. State Center Community College Area Plan, 32 acres at 19 units per acre providing for 608 units.
2. Gunner Ranch/Valley Childrens Hospital Area Plan, 72 acres at 12.5 units per acre providing for 900 units.
3. Rio Mesa Area Plan, 90 acres at 17.5 units per acre providing for 788 units.

These Plans are now in draft form and are projected for adoption in 1994 with the possible exception of the State Center Community College Plan which may be extended into 1995.

The Table 36 shows the total number of multi-family residential units currently allowed by right, the number of additional units that will be allowed by the zoning density increase currently being considered and the adoption of the above referenced Community Plans. Table 37 also projects an additional 500 units of manufactured housing that will be permitted by the County during the 5 year planning period and approximately 200 units of housing in the form of second units. These projections are based on totals of permits in these two categories that have been issued by the County during the past 5 years. The County also proposes, through Program 16.1, to increase the density in the urban single family residential zone from a 6,000 square foot minimum lot size to a 4,500 square foot minimum lot size. This proposed change, when adopted, will add to the above unit totals allowed by right and under current and proposed single family Zoning and General Plan designations.

The County is also currently amending the Zoning Ordinance to allow by right housing for up to five families of agricultural employees in agricultural areas of 40 acres or larger. Over 500,000 acres are currently covered by this zoning. Since this is a new program, the number of housing units that will be added during the planning period can only be estimated. However, it is projected that 100 units will be built under this program during the 5 year planning period.

**Table 36**

**ADDITIONAL MULTI-FAMILY RESIDENTIAL UNITS  
TO BE PROVIDED FOR DURING PLANNING PERIOD**

<b>PROGRAM</b>	<b>MULTI-FAMILY UNITS PRESENTLY ALLOWED</b>	<b>ESTIMATED MULTI- FAMILY UNITS ALLOWED WITH ADOPTION OF PLANS, REZONINGS, AND ORDINANCE CHANGES</b>
Existing Multi-Family Zoning	1,960	2,440
Areas Currently Designated for Multi-Family Residential Use that will be Proposed for Rezoning	0	4,439
Rio Mesa Plan	0	788
Gunner Ranch/Valley Childrens Hospital	0	550
State Center Community College Plan	0	608
<b>TOTAL</b>	<b>1,960</b>	<b>8,825</b>

**Table 37**

**ADDITIONAL MANUFACTURED HOUSING AND  
SECOND UNITS AND EMPLOYEE HOUSING PROJECTED  
DURING PLANNING PERIOD**

Projected Manufactured Housing Units Permitted During Planning Period	500
Projected Second Units Allowed During Planning Period	200
Projected Farm Employee Housing to be Built During the Planning Period	100
<b>TOTAL</b>	<b>800</b>

- D. See attached (page B7) for definitions of residential zoning category and density range.

Over the last 10 years the approval of subdivisions has usually required rezonings and occasionally General Plan Amendments





The RUS (Residential, Urban, Single Family, 6,000 square foot lot) Zone District is typically utilized for Subdivision construction on the valley floor. As an example, the Parksdale subdivision (146 lots) lots were just over 6,000 square feet each.


In 1989 the County amended its Zoning Ordinance reducing the minimum lot size requirements for urban single family residential lots from 10,000 to 6,000 square feet.


E. -Define general plan land use designations. See page B11.

-Evaluate the consistency between the general plan and zoning designations. (This will help us evaluate the existing sites and zoning.) See Page B12.

 water & sewer

 sewer only

 water only

 vacant parcels

District	Setbacks (feet)			Minimum parcel size
	R/W	Side	Rear	
RUS	25	5	15	6000 square feet, net
RPS	25	10	20	1 acre, net
RRS-2	25	10	20	2 acres, net
RRS-2 $\frac{1}{2}$	25	10	20	2 $\frac{1}{2}$ acres, gross and 2 $\frac{1}{4}$ acres, net
RRS-5	25	10	20	5 acres, net
RRS-10	25	10	20	10 acres, net
RMS	25	10	20	(1 acre, net)
RUH	25	5	10	20000 square feet, net
RMH	25	20*	20	1 acre, net (*Side setback 10' for SFD)
CUG	15	5	10	6000 square feet, net
CRG	25	10	20	1 acre, net
CUM	15	5	10	6000 square feet, net
CRH	25	10	20	1 acre, net
CUR	15	5	10	6000 square feet, net
CCR	25	10	20	1 acre, net
CRH	25	10	20	1 acre, net
IL	25	10	20	1 acre, net
IH	25	10	20	1 acre, net
QMD	—	—	—	—
IA	25	10	20	1 acre, net
OS	25	10	20	5 acres, net
PCS	—	—	—	—
AR-5	25	10	20	1 $\frac{1}{2}$ acres, net
ARE-20	25	10	20	18 acres, net
AEX-20	25	10	20	18 acres, net
ARE-40	25	10	20	36 acres, net
AEX-40	25	10	20	36 acres, net
ARE-80	25	10	20	80 acres, net
ARE-160	25	10	20	160 acres, net
ARE-320	25	10	20	320 acres, net
ARE-640	25	10	20	640 acres, net
ARV-20	25	10	20	18 acres, net
ARE	25	10	20	2 $\frac{1}{2}$ acres, net
-RM	25	10	20	2 acres, net
TPZ	25	10	20	160 acres, net
FPA	--	--	--	5 acres, net
FPD	--	--	--	5 acres, net
FSC	--	--	--	5 acres, net
PCD	--	--	--	--
PIP	--	--	--	5 acres, net

## LAND USE DESIGNATIONS

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MF (Multiple Family)  
MS (Rural Mountain Single Family)  
-RM 5 (Rural Mountain, 5 Acres)  
-RM 10 (Rural Mountain, 10 Acres)  
-RM 20 (Rural Mountain, 20 Acres)  
RMM (Residential, Mountain, Median, 1 Acre)  
RMS (Residential, Mountain, Single Family, 2½ Acres)  
RUM (Residential, Urban, Multiple Family)  
RUS (Residential, Urban, Single Family)  
SF-1 (Residential, Single Family, 1 or more dwellings per acre)  
SF-2 (Residential, Single Family, 1 dwelling per 2 acres)  
CG (Commercial, Heavy)  
CH (Commercial, Highway)  
CL (Commercial, Local)  
CM (Commercial, Median)  
AF (Agriculture, Foothill Agriculture and Rural Mountain)  
AG (Agricultural Preserve)  
A/I (Agricultural Industrial)  
IH (Industrial, Heavy)  
IL (Industrial, Light)  
OS (Open Space and Public Open Space)  
IA (Institutional Area)



- ☒ COMPATIBLE
- ☐ CONDITIONALLY COMPATIBLE
- ☐ NOT COMPATIBLE

# General Plan

[illegible]

G. Refer to D Page B131

-Demonstrate that the County's multi-family designation with an allowed density of up to 14 units per acre facilitates the development of housing affordable to lower-income households.

H. The Madera County Zoning Ordinance allows up to 17 units per acre. ..

Multi-family residential land within the County can range around \$40,000.00 per acre to over \$80,000.00 per acre. An example of this is within the City of Madera where a 7.5 multi-family parcel was recently sold for \$597,000.00 for a 136 unit (20% affordable) apartment complex. Water and sewer are available to the property.

Cost for multi-family zoned property greatly depends upon location, water and sewer availability, street construction, etc.

While it is widely known that higher density development can lower the overall project cost, thereby producing housing for lower income groups, the affordability of a given project can only be determined on a case by case basis.

2. -Government Constraints should include a determination as to whether a policy or procedure poses an actual constraint in the County. Include program responses to mitigate the effects of the constraint.

-Specifically describe County policies and evaluate their impact.

A. DEVELOPMENT CONSTRAINTS

A number of factors affect the ability of the private sector to respond to the public demand for housing and constrain the maintenance, improvement or development of housing for all economic groups. Constraints, however, can generally be translated into increased costs to provide housing, and fall into two basic categories: governmental and non-governmental.

Governmental Constraints

Governmental constraints are potential and actual policies, standards, requirements, or actions imposed by the various levels of government on development. Although federal and state programs and agencies play a role in the imposition of governmental constraints, they are beyond the influence of local government and cannot be effectively addressed in this document.

Analysis of potential local governmental constraints are as follows.

Land Use Controls

Land use controls are basically minimum standards included within the County's Zoning and Subdivision Ordinances. Zoning is essentially a means of insuring that the land uses in the



unincorporated portion of Madera County are properly situated in relation to one another, providing adequate space for each type of development. Zoning regulations control such features as height and bulk of buildings, lot area, yard setbacks, population density, the building use, etc. If zoning standards are too rigid and do not allow sufficient land use flexibility, then development cost could increase and development interest may decrease.

The Subdivision Ordinance governs the process of converting raw land into building sites. It allows the County to control the internal design of each new subdivision so that its pattern of streets, lots, public utilities, etc., will be safe, pleasant and economical to maintain. Again, overly restrictive standards will result in greater land development costs and/or lack of development interest.

**Zoning-Density/Lot Size** - As discussed in the section on housing market characteristics, there are presently 5,230 subdivision lots and many other building sites vacant in the unincorporated area, but few of them are available for a large-scale housing tract development. Much of the tract housing development in the unincorporated area, one would either have to acquire a block of lots from the few that are under common ownership, or subdivide new land under current land division requirements.

The zoning restrictions concerning minimum lot size specify 1 acre minimums for most of the County, with the exception of the "urban" residential zones in central Oakhurst, at Bass Lake, and a few areas around the City of Madera where community sewer and water services are available. To develop a subdivision today which had 1 acre lots would be much more expensive per lot than the purchase price of an existing lot of the same size. Even the urban residential zones specify a 6,000 square foot minimum lot size for single family residential developments (was a 10,000 square foot minimum until 1989). Because of the higher land costs in and near the urban areas, this lot size still does not facilitate a significant reduction in per lot costs for a tract-type development. The maximum density for urban single family residential use may need to be increased.

Multiple family residential zoning allows 17 units per acre when community sewer and water systems are provided. The rural multiple zoning carries a 1 acre per dwelling unit requirement (i.e., a duplex on 2 acres). Very few multiple family units have been built in the unincorporated area of the County. This is partly due to the fact there is very little urban multiple family zoning provided in the unincorporated area. The rural multiple family zoning is more prevalent, but not as economically feasible at one unit per acre. In addition, much of the rural multiple zoning covers parcels which are under the minimum required for a multiple family dwelling.

Both the higher density single family zones and the urban multiple zone discussed above may be more appropriately located in areas served by urban services. The primary locations would be the incorporated cities or areas served by community sewer and water systems. With limited government assistance funds and current interest rates, developing sewer and water systems on an individual subdivision basis is not very cost effective.

Another possible option for increasing density to reduce costs is Government Code Section 65915 which allows counties to provide density bonuses for developments which will designate as least 25% of the units for low income households. The bonus is set at 25% over the

maximum density allowed under the zoning for the property involved.

The other residential zones in the County, the rural residential zones in the mountain areas, and all agricultural zones, allow two dwellings per lot, the second being for an employee or member of the owner's family. However, it requires a land use permit at the cost of \$125.00. All commercial and industrial zones also allow residential use as either an allowed use or with a land use permit. Such zoning allows for a variety of housing arrangements, such as several households living on one ranch or a business owner living on the same property as the business.

**Standard for Manufactured Homes** - Manufactured homes (mobile homes) are allowed anywhere in the County where site built homes are allowed by right or with a land use permit. With a land use permit, the following standards are used in allowing sites for manufactured housing including mobile homes.

They must conform to all setback requirements of the zone in which they are to be placed.

They are counted the same as permanent dwellings when determining the number of dwelling units per parcel of land.

Adequate access and parking must be available.

There must be adequate land area to allow placement of the dwelling and other needed facilities such as wells or septic systems.

The architectural and aesthetic qualities of the manufactured dwelling must be compatible with the qualities of the surrounding neighborhood.

The unit must not be more than 10 years old at the time the application is submitted. This requirement may be limiting the availability of some affordable manufactured housing. This policy is being recommended for reconsideration and revision (see Program and Policy section).

**Housing Type** - There are no County restrictions concerning minimum house size or appearance, although many subdivisions have deed restrictions or architectural review committees that place such limits on the housing that can be built in an area.

### Building Codes and Enforcement

Building Codes regulate the physical construction of dwellings and include plumbing, electrical and mechanical divisions. The County enforces the Uniform Building Code and as such has little control over State standards.

Efforts at code enforcement to improve housing conditions have been primarily restricted to a "complaint basis." County staffing levels have not allowed active programs designed to upgrade housing quality; however, the present staff remains committed to upgrading housing when "unhealthful" conditions are brought to their attention.



## On and Off-Site Improvements

Site improvements are regulated by the Parcel and Subdivision Ordinances and through conditions and standards imposed through the County Site Plan Review process. Site improvements include such things as required off-street parking, sewer and water systems, etc. The County does not attempt to require any improvements other than those that are deemed necessary to maintain the public health, safety and welfare in order to reduce housing costs.

On-site improvements generally include the construction and paving of internal roads within developments. Off-site improvements include, but are not limited to, providing turning lanes, acceleration and deceleration lanes, and signalization outside the boundaries of a development. Off-site improvements may also include the contribution of developer mitigation fees for road improvements.

County standards for Class IV and V roads (Refer to page B15 for typical cross sections) may require curbs and gutters, as well as sidewalks. Class IV roads are required to serve rural commercial development. Class V roads are required for residential developments with parcel sizes less than one acre, as well as for urban commercial areas.

Currently, the developer is required to improve, to the classes specified in the parcel Map and Subdivision Ordinances, the access road from the point of its intersection with any Class III, IV or V, standard road up to and through to provide reasonable access to all parcels.

Madera County Zoning ordinance requires two 8 x 18 foot parking spaces for every dwelling unit. However, this parking is not required to be covered.

On-site requirements include full pavement of roads, as well as sewer, water and power.

Off-site requirements include turning lanes, acceleration lanes, signalization. Curbs and gutters are required for Class IV and V.

AC dikes or berms may be required to manage water runoff. NOTE: Sidewalks are required at the discretion of the County. Planning has never required sidewalks in any residential development. However, the City (in sphere of influence) or Caltrans may require them EX: Parksdale, along with sewer and water.

Proposed Changes: Changes to the Parcel Map and Subdivision Ordinances were recently proposed by the County. These changes would allow substantial reductions in lane widths for all classes of roads, thus reducing the cost of road construction. Other changes may alter the length of road a developer would have to improve to serve a development.

## Services and Facilities

A major constraint that has previously come up in the discussion of housing availability and of land use controls is the minimum lot size restriction placed on a property due to lack of sewer and water service. The provision of sewer and water service in a rural area such as Madera County is a very different proposition than in an urban area. It usually involves a

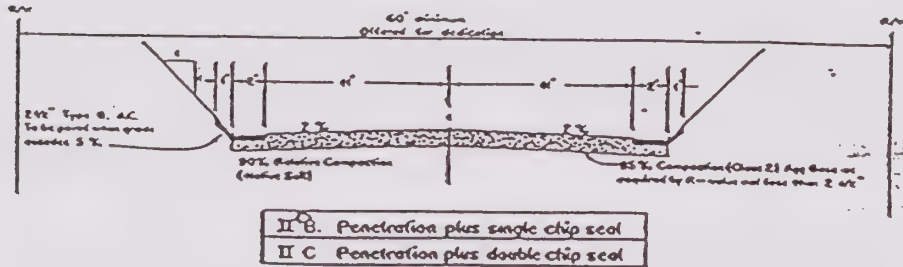
whole new system, or major expansion of an existing system, instead of an extension of the water mains or sewer lines as in a city. The expense of providing a new system is prohibitive unless there is a sufficient density of population to support it. Only a few areas of Madera County presently qualify. The Oakhurst central area and the area around the cities of Madera and Chowchilla are the three major ones. New subdivisions may find it feasible to install their own systems if sufficient density is allowed by the zoning ordinance.

# LOCAL ROAD TYPICAL CROSS SECTIONS

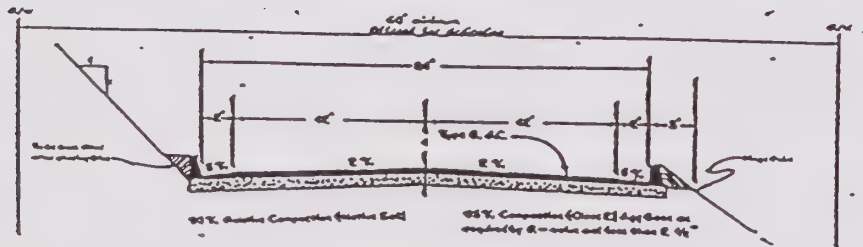
## CLASS I

No Cross Section Available. Minimum of dirt road with two (2) nine (9) foot traffic Lanes

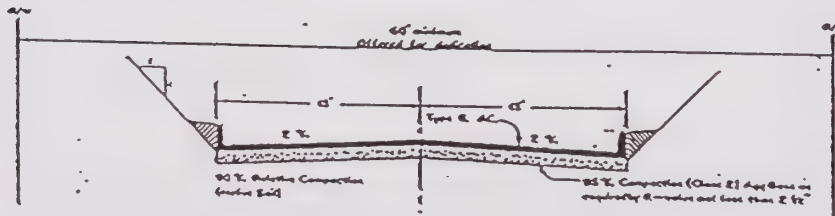
## CLASS II



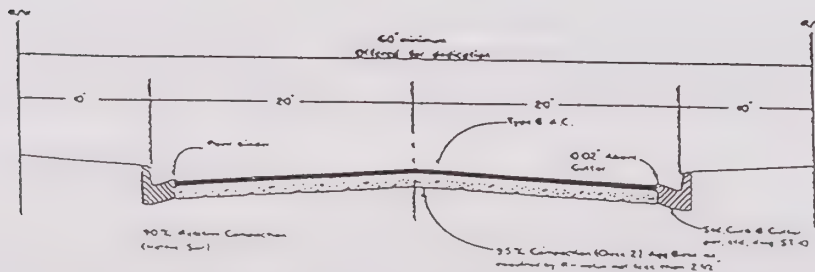
## CLASS III



## CLASS IV



## CLASS V



## Fees and Exactions

Although development fees do contribute to the total cost of development, they generally do not increase the costs of housing to the substantial extent often claimed. A formal comparison of permit and processing fees between Madera County and surrounding comparable jurisdictions was conducted in 1991. Madera County's fees are lower than most other rural counties (Refer to charts, pages B18 and B19) and are substantially lower than urban jurisdictions.

## Land Division and Permit Processes

**Subdivision Map Process** - The Subdivision map process has been amended to reduce the total processing time. Time costs the developer of a subdivision money. The more streamlined the process is without forfeiting necessary controls, the less expensive the resulting housing development should be. Permit processing time might also be shortened for developments which will provide some or all low and moderate income housing.

**Fees** - A formal comparison of permit and processing fees between Madera County and surrounding comparable jurisdictions was conducted in 1991. Madera County's fees appeared to be equal or lower than other rural counties and are considerably lower than urban jurisdictions.

**Processing Time** - Fairly simple procedures have kept processing time for permits to a minimum. The permit and land division processes do not appear to be a deterrent to minimizing the cost of housing development but possible avenues can be explored to further reduce the time involved.

-Specify the average time between application and issuance of the building permit for typical development and rehab project. Include information on permit processing procedures. How do we expedite the approval process?

- B. See Requirements for Residential Plans, pages B19 through B22.

The permitting process normally takes 1½ weeks.

-Include current County fees and a comparison showing them less restrictive than those in surrounding areas.

- C. Refer to pages B18 and B19 for fee comparisons. In Madera County, the fees (total fees) are at or below those of surrounding Counties.

-Consider whether financing is generally available, and whether there are under-served areas or income groups in the community to select and implement responsive housing programs ex. mortgage revenue bonding, mortgage credit certificate programs, targeted low-interest rehab loans.



-Get maps describing lending areas, types of loans provided by lending institutions. Review the public file of comments from the community re: the institutions CRA performance.

REVENUE SOURCE	REMARKS	CURRENT FEES	FRESNO COUNTY FEES	KINGS COUNTY FEES	MERCED COUNTY FEES	THREE COUNTY AVERAGE	RECOMMENDED FEES	1990-91 NUMBER OF APPLICATIONS	REVENUE (EST)/ FEE INCREASE	ACTUAL 1990-91 REVENUE	DATE FEES LAST ADJUSTED
Site Plan Review	---	\$100+ \$5 per acre	\$1,650 less than 1 acre plus \$825 per acre (1-60) max. charge \$6,600	\$95	---	---	\$250+ \$2 per acre	5	\$1,270	\$550	1/15/79
Variance	Includes \$15 Env. Health fee	\$1650	\$2,360	\$70	\$350	\$926	\$2500	26	\$6,500	\$4,290	12/1/86
Setback Variance	---	\$35	\$1,250	\$70	\$197	\$506	\$100	27	\$2,700	\$945	12/1/86
zoning Permit	Includes \$15 Env. Health fee	\$100	\$1,035 non-residential \$610 residential	\$95	\$144	\$354	\$125	107	\$13,375	\$10,700	12/1/86
Manufactured Housing Architectural Review	---	\$250	---	---	\$144	---	\$275	1	\$275	\$250	9/5/89
Appeal	---	\$50	No charge	\$75	\$252	---	\$100	42	\$4,200	\$2,100	12/1/86
Environmental Impact Report Review	Includes \$60 Env. Health fee	\$135	100% of Admin. cost	100% of Admin. cost	100% of Admin. cost	100% of Admin. cost	\$250+ 5% of EIR Contract cost	16	\$17,600	\$2,160	2/1/86
Litigated Negative Declaration	---	No charge	\$95	No charge	\$51	---	\$50	128	\$6,400	---	---
Environmental Evaluation	---	\$35	\$985 (major) \$445 (minor)	\$65	\$187	\$322	\$50	390	\$19,500	\$11,650	11/1/83
Improvement Agreement/ Amendment/Extension	---	No charge	3/4% of improvement cost est.	No charge	No charge	---	\$100 each	4	\$400	---	---
Time Extension	---	\$35	25% of base fee	\$25	\$225	---	\$100 (hearing) \$50 (non-hearing)	10 48	\$1,000 \$2,400	\$2,030	12/1/86
Continuance of Planning Commission Agenda Item at the Request of Applicant	---	No charge	\$185	No charge	\$21	---	\$100	5	\$500	---	---
Code Naming	---	No charge	No charge	No charge	No charge	---	\$25	60	\$1,500	---	---
Building Permit Review	---	No charge	In house	In house	\$19	---	\$25	972+	\$24,300+	---	---
Departmental Inspections	---	No charge	---	---	---	---	\$18 hr.	---	---	---	---
Additional Correspondence	---	\$2	---	---	---	---	\$10+ \$1.50 mailing	---	---	---	---
Note: Env. Health fees will be included in departmental fee charges.									TOTAL	\$265,570	\$137,300

## EXHIBIT A

REVENUE SOURCE	REMARKS	CURRENT FEES	FRESNO COUNTY FEES	KINGS COUNTY FEES	MERCED COUNTY FEES	THURER COUNTY AVERAGE	RECOMMENDED FEE	1990-91 NUMBER OF APPLICATIONS	REVENUE (EST)/FEE INCREASE	ACTUAL 1990-91 REVENUE	DATE FEES LAST ADJUSTED
Parcel Map (Tentative & Final)	Includes \$30+ \$10 per parcel Env. Health fee	\$230+ \$20 per parcel (T) No charge (F)	\$705+ \$15 per parcel (T) \$1350+ \$40 per parcel (F)	\$175 (T) \$125 (F)	\$325 (T) No charge (F)	\$400 (T)	\$250+ \$20 per parcel (T) \$250+ \$20 per parcel (F)	155 (T) 110 (F)	\$46,500+ (T) \$27,500+ (F)	\$43,400	12/1/86
Parcel Map Amendment (Tentative)	---	\$75+	No charge	\$150	\$125	---	\$100+	12	\$1,200	\$900	12/1/86
Preliminary Subdivision Map	Includes \$20+ \$3 per lot Env. Health fee	\$170+ \$5 per lot	\$715	\$95	---	---	\$175+ \$10 per lot	14	\$4,550	\$3,080	2/1/86
Tentative Subdivision Map	Includes \$20+ \$3 per lot Env. Health fee	\$220+ \$5 per lot	\$1750+ \$178 per lot (1st 40); \$89 per lot (next 35); \$45 per lot (over 75)	\$300+ \$20 per lot (1st 20) \$5 per lot for balance	\$47+ \$10 per lot	\$840+ \$69 per lot	\$250+ \$10 per lot	13	\$5,200	\$3,510	2/1/86
Tentative Subdivision Map Amendment	---	No charge	No charge	\$300+ \$10 per lot	No charge	---	\$5 per lot	0	\$0	\$0	---
Final Subdivision Map	Includes \$20+ \$3 per lot Env. Health fee	\$220+ \$5 per lot	\$3300+ \$165 per lot (1st 50); \$83 per lot (balance)	\$120	No charge	---	\$250+ \$10 per lot	6	\$2,300	\$1,620	2/1/86
Lot Line Adjustment	---	\$100	\$745	\$60	\$206	\$337	\$200	53	\$10,600	\$5,300	3/15/79
General Plan Amendment	---	\$250+	\$2,855	\$500	\$421	\$1,259	\$400+	33	\$13,200	\$8,250	12/1/86
General Plan Text Change	---	No charge	\$2,855	No charge	\$421	---	\$375+	1	\$375	---	---
Ordinance Text Change	---	No charge	---	\$500	\$339	---	\$375+	1	\$375	---	---
Zoning	---	\$250+	\$2,425	\$270	\$394	\$1,030	\$375+	107	\$40,125	\$26,750	12/1/86
Additional Use Permit	Includes \$15 Env. Health fee	\$165+	\$1,780 for classified \$3,560 for unclassified	\$120	\$323	\$1,038	\$250+	46	\$11,500	\$7,590	12/1/86
Mining Permits	Includes \$15 Env. Health fee	\$215+ \$5 per acre of mined area	\$1,650 less than 1 acre \$3,560+ \$825 per acre (max. charge \$6,600)	\$120	\$419	\$1,366	No change	1	\$225+	\$225	1/82

REQUIREMENTS FOR RESIDENTIAL PLANS

TWO COMPLETE SETS OF PLANS ARE REQUIRED FOR PLAN CHECK  
ALL DOCUMENTS SHALL BE SIGNED AND DATED BY PREPARER

1. PLOT PLAN

- a. Address or Assessor's Parcel Number.
- b. Name and address of owner and person preparing plans.
- c. Locate proposed and existing structures with dimensions from property lines.
- d. Locate proposed and existing septic systems, water wells and sewer connection.
- e. Locate driveway and encroachment to road.
- f. Indicate any proposed changes in drainage pattern.
- g. For hillside locations, show cuts, fills and provision for erosion control.

2. FOUNDATION AND FLOOR FRAMING PLAN

- a. Locate and dimension all footings for exterior walls, fireplace and interior
- b. Show location and size of beams, girders and floor joists. pier.
- c. Show all landings (etc.)

3. FLOOR PLAN

- a. Show location of all walls and partitions, windows, doors and built-in cabinets and closets. Dimension completely.
- b. Provide an emergency egress window from bedrooms with minimum clear area of 5.7 square feet, minimum clear height not more than 44 inches from the floor.
- c. Provide a smoke detector centrally located in the corridor.
- d. Show access panels to the attic and to crawl space under the floor. (Min. 22" x 30")
- e. Show location of water heater and furnaces. Provide for combustion air. Locate air conditioning equipment.
- f. Locate all electrical outlets and electrical service panel. (Specify Size).
- g. Locate all plumbing fixtures.
- h. Compulsory Energy Regulations, (Title 24, State of California).

- 4. ELEVATIONS.

- a. Show wall sheathing, bracing and exterior covering.
- b. Show roof sheathing and covering.
- c. Show window and door openings.
- d. Locate exterior air conditioning units.

5. ROOF FRAMING PLAN

- a. Show location, size and spacing of roof rafters, trusses, beams and ceiling joists.
- b. Show reinforcement for roof mounted mechanical equipment.
- c. Show truss bracing and details.

6. CROSS SECTION VIEW

- a. Show foundation and retaining wall size, depth and sill anchorage. Cantilever retaining walls over four feet high must have an Engineers design.
- b. Show floor joists, girders and underfloor ventilation openings, size and number.
- c. Show details of wall bracing, studs, ceiling joists and roof trusses/rafters.
- d. Show attic ventilation openings, size, type and quantity.
- e. Show a cross section of the fireplace construction.
- f. Show insulation of building components. Specify type and "R" Value.

7. GARAGES AND CARPORTS.

- a. Provide a floor and foundation plan and a cross section view.
- b. Provide a fire separation wall when attached to the house. One story carports open on two or more sides need not have a separation.
- c. Use a 1 3/8 inch solid wood, self closing door to the dwelling.
- d. Detached garages to have minimum (1) 36" exit door with landing.



Continued - PROCEDURE FOR OBTAINING A BUILDING PERMIT

1. Applications are available at either the Madera Office, 135 West Yosemite Avenue, Madera, Ca. 93637, Phone (209) 675-7817 or at the Mountain Government Center, 40601 Road 274, Bass Lake, Ca. 93604 Phone (209) 642-3203.
2. Information on building requirements is available at the counter. Building inspectors are generally in the office between 8:00 a.m. to 9:00 a.m. and between 4:30 p.m. and 5:00 p.m.
3. Plans are required for all building construction except for minor work. Two complete sets of plans are required. An information sheet on requirements for plans is available. Permits cannot be issued until the plans have been checked and the requirements of other Departments have been met. A plan check fee is charged for projects valued over \$1,000.  
Plans may be prepared by any person for buildings for his own use and occupancy, farm or ranch buildings and single family dwellings of wood frame construction not more than two stories high. A contractor may prepare plans for work performed within the classification of his license. A building designer may prepare plans for all buildings except those requiring a civil engineer or architect and on these he must associate with a civil engineer or architect.  
Plans for the following structures require a civil engineer or architect.  
All buildings except those exempted by Section 5537 of an act to regulate the practice of architecture.  
All plans prepared by a registered person shall have the signature and registration number of the person on the plans and specifications and expiration date of license.
4. Planning Department requirements (Offices located in the same Building as above).
  - A. Provide Tax Parcel Number or legal description of the property.
  - B. If a house number is needed it will be assigned.
  - C. Zoning will be checked and building set-backs will be indicated.
  - D. Parking space must be provided for commercial and multiple occupancy structures.
5. Environmental Health requirements (Offices located in the same Building as above).
  - A. Septic tank and leach field sizing location and design must be approved.
  - B. Plans for food and drink establishments must be approved.
  - C. Approval for air pollution must be obtained for industrial processes or equipment having emissions, fuel burning equipment and gasoline storage facilities (retail or bulk).
6. Road Department (Office located at 201 Almond Avenue, Madera, Ca. 93637).
  - A. Encroachment permit required for all private driveways which intersect County Roads.  
Permit includes requirements for:  
Drainage  
Site Distance



6. A. Road Department Continued

Site distance  
Mud, dirt or debris control  
Paving.

B. Relocated houses must have permits to be transported over County Roads.

7. Flood Control - Where construction is proposed in flood prone areas, provisions for flood protection must be made.
8. When plans have been checked, corrections made and requirements of other Departments met, the permit can be issued upon payment of the permit fees. Permits are issued for a period of 180 days. A permit may be renewed for one half the original fee if work has not been completed within the specified time period.
9. Building permits cover all projects involving structures. Separate plumbing, electrical and mechanical permits must be secured before these installations are made, sewer connections, septic and aerobic systems are covered by plumbing permits.
10. Grading permits are required for excavation where the cut exceeds two feet in depth or fills exceeding three feet in depth except for isolated areas. Where the grading is part of a building project a separate grading permit is not required.
11. Compulsory Energy Regulations, (Title 24, State of California).

MADERA COUNTY USES THE FOLLOWING CURRENT CODES:

Uniform Housing Code 1991  
Uniform Building Code 1991  
Uniform Fire Code 1991  
Uniform Mechanical Code 1991  
Uniform Plumbing Code 1991  
Uniform Solar Energy Code 1991  
National Electric Code 1990

12. Compliance with School Development Fees according to the State of California Regulations.

OTHER REQUIREMENTS FOR RESIDENTIAL BUILDING

This Department shall not issue a Building Permit or renew an existing permit for any new residential building unless this Department determines, in writing, that the new building is designed to comply with the requirements of Title 24, Part 2, Chapter 2-53. California Energy Commission.

HOW TO COMPLY

To comply with the code, the designer must:

- °include or meet the prescribed list of mandatory measures and the equipment efficiency requirements.
- °Use a Commission-approved performance calculation method or a prescriptive alternative component package to demonstrate that the building's predicted energy consumption will not exceed the allowable budget.
- °Meet the Administrative requirements described in Title 20 of the California Administrative Code.



Designers may use a prescriptive or a performance method to show compliance.

Prescriptive Method:

The simplest of the compliance options is the prescriptive method, called alternative component packages. This method allows designers to select from several sets of conservation designs and measures predetermined to meet the energy budget. No energy budget calculations are required to demonstrate compliance if one of these packages is used.

The Commission has approved several packages for each climate zone. Each package provides a compliance solution which meets the needs of typical construction situations. Alternative component packages are available which consider good, limited, or no solar access. There are different packages for slab and raised floor construction, packages for gas or electric heating system, and packages which are not sensitive to the building's orientation.

The Commission has developed a simplified calculation method called the Point System which allows designers to trade off the energy impacts of various measures (e.g., less wall insulation for more thermal mass), provided the energy consumption of a proposed design does not exceed the allowable budget. The system assigns positive points to levels of measures that save more energy than those listed in Package B and negative points to measures that increase consumption. To demonstrate compliance, the designer merely totals the number of points. If the sum is equal to or greater than the compliance score, the building design complies.

Although it is the most complex approach, the computer analysis compliance method allows the designer maximum design flexibility. Virtually any combination of conservation measures may be selected, provided the building's predicted annual energy use does not exceed the allowable budget. The commission has certified several computer programs which may be used to calculate the energy performance of a proposed design.

## AVERAGE TIME BETWEEN APPLICATION AND APPROVAL

Parcel Map	8 Months
Subdivision Map	24 Months
Lot Line Adjustment	6 Months
Environmental Evaluation	45 Days
Variance	3-4 Months
Setback Variance	5 Weeks
Mitigated Negative Declaration	30 Days
Environmental Impact Report	6 Months
Zoning Permit	6 Weeks
General Plan Amendment	3-4 Months
Rezoning	3-4 Months
Conditional Use Permit	3-4 Months
Site Plan Review	45-60 Days
Mining Permit	3-4 Months
Manufactured Home Architectural Review	6 Weeks
Road Naming	30 Days
Building Permit Review	Immediate
Departmental Inspections	N/A



- D. Any branch of a lending institution or the main office in a community that has public contact must keep a public file containing comments on their CRA performance and the evaluation of that performance. All lending institutions should be able to give it upon request.(See example)

According to Jane Shock, Federal Reserve Bank of San Francisco(415) 974-2968: Identified banks in Madera County's jurisdiction all have a CRA evaluation, giving an exam score card stating "satisfactory" or "needs improvement". If an institution does not have a bank charter, because they don't have deposit insurance, they are not required to have a CRA evaluation. Examples include credit unions, American Express, and Charles Schwab office.

Mortgage companies do not have CRA requirements, but they do have HumDA reporting requirements.

Comptroller of the Currency(COC)-regulate all national banks ex. Wells Fargo, Bank of America

Federal Deposit Insurance Corporation(FDIC)-regulate State chartered, non federal members

Federal Reserve-regulate Federal members, state chartered institutions

Office of Thrift Supervision(OTS)-regulates Savings and Loans

The Planning Department obtained a list of mortgage companies from the County Tax Collector's Office.

Contacts were made with Glendale Federal Bank, Household Finance Corporation, ITT Financial Services, Madera Valley Bank, Security Pacific Bank and Security Pacific Financial Services INC, Standard Mortgage Company Inc. Trader's Financial Corporation, Transcoastal Mortgage Corporation, Western Financial Savings Bank.

Responses were received from Bank of Fresno and Glendale Federal Bank. That information has been enclosed as an addition to the comments (See attached).

3. -Special needs of elderly, female heads, farmworkers, etc.

-Measure the incidence of overcrowding among owner v. renter households and indicate its severity.

- A. The incidence of overcrowding among owner versus renter is; owner, 691 (.13%) and renter, 982 (.18%) of the unincorporated County population.

-Evaluate data on needs and provide conclusions regarding unmet needs.

- B. The major unmet housing needs in unincorporated Madera County involve the following three problems: Overpaying, overcrowding, and shortage of structurally

sound housing.

These items are often interrelated in the context of the area's housing market. An inadequate supply of structurally sound housing will cause the price of the existing housing to go up, resulting in overpaying, overcrowding, or both, especially among the lower income households. Overcrowding and overpaying can both contribute to the accelerated deterioration of the housing stock either through the added stress placed on the housing by overcrowded conditions, or through the lack of adequate maintenance by those who are already paying more than they should for their housing. Income and employment levels, as they relate to housing costs, affect the production of housing. If there were a demand (and the incomes to pay) for \$70,000+ homes, they probably would be built to supply everyone. However, the incomes of many of those needing housing do not match the housing prices currently being offered. As a result, an insufficient number of units are produced. In capsule form, the County's present housing needs look like this:

- 2,143 new households will be formed by 1997 requiring construction of 2,338 new housing units.
- 484 units will need to be constructed to provide an acceptable vacancy rate of 6%.
- 1,900 of the new units are needed to accommodate lower income households.
- At least 676 of new units constructed should be for lower income households that are paying more than 25%+ of their income for housing.
- 1,673 households are living in overcrowded conditions.
- 1,500 housing units require rehabilitation.
- 1,500 units require replacement.

It should be noted here that the Cities of Madera and Chowchilla are the major providers of low cost housing at this time due largely to the availability of urban services which are essential to lower cost (higher density) housing.

- Estimate the number of households or persons in each select group (elderly, families with female heads, farmworkers, large families, and families and persons in need of emergency shelter) needing special housing.

C. Within the unincorporated area of Madera County the Following 1990 or later estimates of select groups are:

Elderly - 6,351 persons

Female Heads - 1,260 persons

Female Heads with children under 18 years - 375 persons

Female Heads with income below poverty level - 344 persons

Migrant farmworkers - 2,820 (46% of total seasonal agricultural workers, (California Agricultural Studies 91-1A Employment Development Department).

Large Families - 2,884 households  
Persons in need of emergency shelter - 21 persons  
Public assistance - 2,006

- Include the special housing needs of large households and families/persons in need of emergency shelter.

- D. Regarding large families (5 or more in household), there are 1,836 homes with 4 bedrooms (9.7%) and 259 (1.4%) homes with 5 or more bedrooms in the unincorporated area of Madera County.

- Identify the total number of households in each group.

- E. The 1990 census does not include this information.

- Identify the incidence and needs of each group owner v renter.

- F. Except for race the 1990 census does not include this information.

- Identify existing resources available to each group.

- G. Individuals and households with "special needs" are those whose housing requirements go beyond just a safe and sanitary dwelling at an affordable price and include either unique physical or sociological requirements, or both. Included in this category are senior citizens and handicapped persons who have particular physical needs as well as sociological needs unique to their group; large families, who need four, five, or more bedrooms in a dwelling; farmworkers, who move from one location to another for all or part of the year; families with female heads-of-household, who suffer a unique form of discrimination as well as having needs related to location and size of unit.

Large households living in overcrowded conditions may be considered a group with a special needs, although there is limited information regarding the extent of this problem.

Not all persons and households with "special needs" are in the lower income groups, but it can be safely assumed that with sufficient income available, these special needs can be satisfied. Special Needs groups with low or limited incomes are those targeted by the housing programs. The programs also assist those individuals and households with special needs.

- Estimate number of households/persons in each group needing special housing.

- H. Refer to response 3C.

- Recommend solutions to address the estimated need. Include information given during public participation process.



- I. Refer to HOUSING PROGRAMS and PUBLIC PARTICIPATION attached. The County Staff contacted all providers in order to design the housing programs.

Prior to holding the public meetings, information was dispersed through the public notice procedure (English and Spanish), see pages B49 and B50

- Support Valley Oaks Apartments as FHA conversion in 1997. Check technical assistance paper sent by HCD under separate cover.

- J. Farmers Home Administration does not believe that the Valley Oaks Apartment complex in Oakhurst is at risk<sup>1</sup>.

4. Quantified Objectives

- Include an objective for the number of assisted multifamily rental units at risk of losing government assistance over the next ten years to be preserved over the five-year housing element.

- A. Madera County does not have multi-family rental units at risk.

- Include max number of units by income category to be constructed, rehabed, and conserved over next five years.

- B. Refer to HOUSING PROGRAMS, page B28.

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<sup>1</sup>. Robert H. Longman, Multifamily Housing Coordinator (See APPENDIX C).



## HOUSING PROGRAMS

The following programs are designed to implement the County's policies in an effort to attain housing goals. These programs emphasize local and internal actions most appropriate to attain these goals. Actions have been designed for implementation within the next five years although many of these programs and policies will be a part of the long-term effort to improve housing opportunities in the County.

SUMMARY OF HOUSING PROGRAM OBJECTIVES TO 1997					
Program	Very Low	Lower	Moderate	Above	Total
<u>County Programs</u>					
Farmers Home			409		
Single Family*	238	109	109		756
Multi-Family*	136	164			409
Rehabilitation	98	104			202
<u>Section 8</u>					
Rental Program	11	16			27
			289		
<u>Developer/FmHA</u>		38			327
<u>Expansion of Water and Sewer Service</u>					
CDBG*	141	136	109		277
FmHA*	210	109	109		428
Other*				693	802
<u>CDBG Programs</u>					
Rehabilitation	136	105			241
			158		
<u>Other Programs**</u>	310	194		1,436	2,098
			1,183		
TOTAL	1,280	975		2,129	5,567
			1,119		
Subtotal	1,197	780		2,107	5,203
New Housing					

\* New housing programs; however, some water and sewer projects can be viewed as conservation efforts for existing housing stock that may be subject to infrastructure deficiencies.

\*\* Other programs include federal or state subsidy programs available to low and moderate income families not specifically listed in the County's programs above. Other programs also include mortgage assistance to higher income families as well as normal market financing.

### 5. Consistency

Describe how consistency between general plan elements is achieved and maintained.

- A. - Government Code Section 65583 (c) "Housing Element programs must identify the means by which consistency will be achieved with other general plan elements."

Consistency among all the different elements of a general plan is required by law. No one element is more or less important than any other, and no element takes priority over others in their implementation. Elements of the General Plan must be consistent among each other, and also consistent within the element itself with its implementations, policies, goals and objectives. Ensuing community plans addressing a smaller area of the County can focus on more detailed planning specifics.

The County is in the process of writing a comprehensive General Plan Update because the housing element update will be the first adopted by the Board of Supervisors. This will provide the opportunity to bring all other elements into conformity. The County of Madera isolated all policies of each element and reviewed them as a block for consistency. Any changes or deviations were identified by staff, presented to the Citizen's Advisory Committee and alterations were made to policies that were not consistent. It is anticipated that all General Plan Element revisions will be completed in 1993.



## PUBLIC PARTICIPATION

In an effort to achieve public participation of all economic segments of the community in the development of the housing element, the County encouraged input from a citizens advisory group, public hearings, meetings with housing interests groups and the community in general.

**Citizens Advisory Committee:** A thirty-eight member citizens' group was formed to assist in the development of the housing element, as part of a comprehensive general plan update process. Five members from each of the five supervisorial districts were selected by their County Supervisor, and alternates were also appointed to vote or execute duties of members unable to do so. The committee itself was comprised of a broad spectrum of backgrounds ranging from architects, real estate professionals, and civil engineers to ranchers, educators, and retired citizens or those working in human services programs. This committee developed policies regarding housing, reviewed housing element text, made requests and suggestions regarding programs and participated in affordable housing hearings, all on a voluntary basis.

**Public Hearings:** In addition to the forty-five day public review period for the final document, five separate hearings were held throughout Madera County to encourage input from County residents regarding affordable housing. Three of the hearings were held within the city limits of the City of Madera, in the County Government Center or the County Library. Another meeting was held in the Government Center at Bass Lake within the mountain area of the County, and a hearing was also held in the other incorporated City of Chowchilla, in the City Council Chambers.

These hearings were advertised ten days in advance in all four newspapers in the County, in both English and Spanish. During the hearings, an interpreter was contracted by staff to interpret all testimony and responses into Spanish/English and English/Spanish. Each hearing lasted two hours in the evening, and on the final hearing held on April 15, 1992 free transportation to the hearings were provided to anyone within the County by three separate para-transit vehicles contracted with



the Dial-A-Ride program. Unfortunately, not a single County resident made reservations or actually rode any of the vehicles provided in their area.

Attendance at these hearings ranged from three citizens to two hundred citizens. There was even attendance by residents from neighboring Merced County at the hearing held in Chowchilla. General Plan Update Advisory Committee members, County Planning Commissioners and County attorneys, as well as interpreters and planning staff participated in each of the hearings. Therefore, the diversity in attendance and resulting input provided some timely and essential issues to address within the needs assessment and program implementation of this element.

**Housing Interests Groups:** Input on the housing element and issues of affordable housing was also solicited and given by various groups with concerns in the provision of affordable housing. These included but were not limited to California Rural Legal Assistance, California Coalition for Rural Housing, Madera County Action Committee, National Association for the Advancement of Colored People, Mexican American Political Association, and other churches, citizens groups and professional and business groups. Meetings were also held with contractors for migrant farm worker housing, consultants for the Rio Mesa\Table Mountain Planning Area, as well as Native American activists and program directors for shelters for battered women and the homeless.

## HOUSING PROGRAMS FOR 1992-1997

### 1. IDENTIFY EXCESS FEDERAL, STATE AND COUNTY LANDS FOR AFFORDABLE HOUSING.

#### Program 1.0

The County will seek subcontracts with an eligible provider to develop preselected sites for prospective new homeowners.

Implementing Agency: County Administrative Office

Funding Source: FmHA 523 or 524 funds.

Objective: Prepare potential sites for low cost housing and new home construction.

Timetable: 1992-1997

#### Program 1.1

The County will seek subcontracts with an eligible builders\contractors to assist in the construction of self-help housing for low and moderate income families.

Implementing Agency: County Planning Department and Administrative Office.

Funding Source: FmHA 502/514/516 funds.

Objective: 300 units.

Timetable: 1992-1997

#### Program 1.2

The Land Use Element of the General Plan will be reviewed and updated to ensure adequate land is available for various housing types at all income levels.

Implementing Agency: County Planning Department, Planning Commission and Board of Supervisors.

Funding Source: Staff time and General Fund.

Objective: Examine present land uses for consistency with the plan and update for future growth trends and needs.

Timetable: December 1992.

### Program 1.3

Identify and evaluate existing\proposed multiple family project sites to establish housing cooperative and for potential rehabilitation of rental assisted housing.

Implementing Agency: County Planning Department.

Funding Source: Staff time, FmHA 515 rental rehabilitation funds.

Objective: Provide alternative forms of housing for low income households.

Timetable: Ongoing and with current CDBG programs.

### Program 1.4

The County will evaluate housing conditions in all areas of the county determining priority needs.

Implementing Agency: County Engineering and Environmental Health Department.

Funding Source: Staff time.

Objective: Prioritize housing need areas for future block grant and other applications.

Timetable: Ongoing.

## **2. PROVIDE INCENTIVES FOR HOUSING FOR LARGER FAMILIES.**

### Program 2.0

Allow density bonuses for low to moderate income housing in all proposed subdivisions. Proposals to be submitted to Board of Supervisors.

Implementing Agency: County Planning Department.

Funding Source: Staff time and County funds.

Objective: Provide opportunities for low to moderate income housing in various areas of the County.

Timetable: Ongoing.

3. **ACTIVATE COUNTY HOUSING AUTHORITY AND INVESTIGATE COMBINING CITY AND COUNTY EFFORTS THROUGH A JOINT HOUSING AUTHORITY.**

Program 3.0

Support construction of affordable housing for low income households to be operated or maintained through an assisted housing agency or cooperative.

Implementing Agency: County Planning Department, possibly a cooperative effort with City Housing Authority/Self-Help Enterprises.

Funding Source: FmHA 515 rental program (for construction)

Objective: 101 units.

Timetable: 1992 - 27 units, 1993 - 37 units, 1994 - 37 units, 1995 - 1997 unknown.

Program 3.1

The County will develop a Housing Authority, either independently, or jointly with the City of Madera Housing Authority.

Implementing Agency: County Planning Department, County Administrative Office, Madera City Housing Authority, City Manager, and Board of Supervisors.

Funding Source: Staff time.

Objective: Attempt to establish a regional housing agency which can better focus assistance programs to area-wide needs.

Timetable: January 1994.

Program 3.2

The County will contact the City Housing Authority to try to establish a cooperative agency for referrals of housing discrimination.

Implementing Agency: County Planning Department.

Objective: To assure the opportunity for all residents to obtain safe, sanitary housing adequate to meet their needs.

Timetable: December 1997.



4. **ESTABLISH A TASK FORCE TO ADDRESS CONTINUING HOUSING ISSUES.**

Program 4.0

The County will continue efforts to attract business and industry compatible to the area promoting available industrial property, wage levels, housing costs, etc.

Implementing Agency: Economic Development Commission and Overall Economic Development Plan Committee.

Funding Source: Economic Development Administration and Community Development block Grants.

Objective: Broaden employment base to stabilize employment levels.

Timetable: On-going.

5. **PLAN AREAS FOR LABOR CAMPS FOR FARM WORKERS.**

Program 5.0

A. The County will encourage farm labor housing by proposing revision to current County requirements for both permanent and seasonal farm labor housing. An amendment to the County Zoning Ordinance will be submitted for consideration to allow up to five farm labor housing units as a permitted use in agricultural zones of 40 acre or larger parcels.

B. The County Planning Department will prepare an ordinance for consideration to allow seasonal farm worker housing (labor camps) as a permitted use in certain agricultural zones subject to specific parcel size, setback and pre-approved building plan requirements.

Implementing Agency: County Planning Department, Planning Commission and Board of Supervisors.

Funding Source: Staff time.

Objective: Remove prohibitive regulations for placement of farm labor housing.

Timetable: Draft ordinance revisions will be submitted for consideration in 1993.

6. **MAINTAIN CODE ENFORCEMENT OF HEALTH, SAFETY AND ZONING.**

Program 6.0

The County will support the proper use of building codes and use of alternative building materials which do not compromise health and safety concerns. Specific

recommendations will be made to legislators as enabling legislation is being considered.

Implementing Agency: Board of Supervisors, Engineering, Environmental Health, Planning, and Road Department

Funding Source: Not applicable.

Objective: Allow innovative techniques/ideas which would reduce housing costs.

Timetable: On-going as legislation is considered.

**7. ESTABLISH A CLEARINGHOUSE FOR LANDLORD/TENANTS RIGHTS INFORMATION, CREDIT REFERENCES, AND DEPOSIT ASSISTANCE PROGRAMS.**

2. *Expand the County's program actions to promote equal housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color (Section 65583(c)(5)).*

Program 7.0

The County will promote equal housing opportunities by providing information on Fair Housing Laws and referring complaints of housing discrimination to appropriate State or Federal Agencies.

Implementing Agency: Planning Department and County Administrator

Funding Source: Staff time and County funds

Objective: Promote equal opportunity housing for all income and ethnic groups in the County.

Timetable: On-going

A Clearinghouse is designed to be a central office for receiving and distributing information. The County will execute the duties of the clearinghouse, it will concentrate distribution of relevant materials to assist those in areas with the most need of affordable housing. Information will include what resources are available, such as Community Development Block Grants, Self-Help, and the Housing Authority. The County will concentrate on those socio-economic groups that are most in need of protection from housing discrimination, such as the elderly, single female heads of household, homeless individuals and families, migrant farm workers, and those living below the poverty level of Madera County. Equal housing opportunities must be made available to everyone in Madera County, including households with children, persons with disabilities, mobilehome dwellers, students, and same-sex households.

Multiple family housing and rental housing are most often the concentration of discrimination. Disputes between landlords and tenants involve deposits, credit reference requirements, home maintenance which guarantees habitability, and evictions.

All literature made available to residents will be translated in both English and Spanish, whenever possible. Bi-lingual staff will be present to give basic instructions and answer any preliminary questions.

Referrals for assistance with housing issues will include the following:

1. Multi-agency Task Force on Affordable Housing
2. Housing Coalitions
3. Commercial Lending Institutions such as:

Bank of America  
Wells Fargo Bank  
Union Bank  
Glendale Federal Bank  
Security Pacific Nation Bank

(All of these banks have Community Re-Investment Act agreements which make loans for low-income housing projects at below market rates and fees.)

4. California Department of Fair Employment and Housing.
5. Department of Housing and Community Development.

For additional information during evening hours or week-ends, all branches of the Madera County Library, Community Centers, and all local Post Offices will be utilized for this program. Free literature and other pertinent information will be provided and updated as necessary. All referrals will include the name and address of contact persons within each agency or organization, phone numbers and office hours. A specific staff person within the Planning Department will be assigned and designated as the contact for this program.

#### Program 7.1

The County will promote the use of rental assistance programs to persons who would not be able to afford decent housing.

Implementing Agency: City/County Housing Authority.

Funding Source: HUD Section 8 rental certificates and voucher program.

Objective: Reduce housing costs and provide assistance for owner households who rent their units while renting housing for themselves.



Timetable: 1992 - 1993 (15 to 20 units) per year.

## **8. CONTINUE ACQUISITION OF GRANTS FOR REHABILITATION AND WINTERIZATION PROGRAMS.**

### Program 8.0

The County will continue providing coordination assistance to low income homeowners for weatherizing older homes, particularly in target areas for housing rehabilitation projects.

Implementing Agency: County Action Committee and Central Valley Opportunity Center.

Funding Source: Community Services Administration.

Objective: Improve housing quality and reduce heating and cooling costs for low income households.

Timetable: On-going however contingent upon funding.

### Program 8.1

The County will encourage the leveraging of other rehabilitation funds in areas where active housing rehabilitation is occurring and through the block grant application process.

Implementing Agency: Self-Help Enterprises, Madera County , and other rehabilitation providers.

Funding Source: FmHA 502 and 504, 515 funds, and SSI rehabilitation grants.

Objective: Enhance/leverage housing rehabilitation grant applications by showing use of other funding sources. Also to rehabilitate more units than could be done with a single funding source (5 units per year).

Timetable: With each CDBG Application Project.

### Program 8.2

The County will utilize the Community Development Block Grant (CDBG) Program to rehabilitate housing and make public facility improvements.

Implementing Agency: County Planning Department and County Administrative Office.

Funding Source: State Community Development Block Grants.



Objective: Utilize the information in Program 2.1 in upgrading housing conditions in the County. Make health and safety improvements where needed through housing repair and public facility improvements (100 units).

Timetable: Annually as funding from HCD and HUD can still be obtained and the proposed application(s) meets State standards. 1992/93 30 units\*, 1993/94 30 units\*, 1994 - 1997 unknown.

**\* Includes Native American**

### Program 8.3

Provide informational assistance and inspections to homeowners/investors desiring to rehabilitate their dwellings.

Implementing Agency: County Building Department.

Funding Source: Staff time.

Objective: Provide technical assistance on construction and building code requirements.

Timetable: On-going.

### Program 8.4

Organize and develop a housing abatement/rehabilitation program for the County.

Implementing Agency: County Environmental Health Department, Planning Department, and Building Department.

Funding Source: Staff time.

Objective: Improve housing quality throughout the County.

Timetable: July 1997.

#### Program 8.5

The County will consolidate and publish a list of available housing programs and services for use by builders, contractors, owners, renters, or anyone interested in housing in the County.

Implementing Agency: County Planning Department.

Funding Source: Staff time and General Fund.

Objective: Inform interested persons of available programs.

Timetable: December 1992.

### **9. ENCOURAGE A NON-DENOMINATIONAL SHELTER FOR HOMELESS, BATTERED WOMEN, FAMILIES AND OTHERS IN NEED.**

#### Program 9.0

The County will address the need for shelter for homeless residents, dislocated residents, and others in need of emergency assistance.

Implementing Agency: Joint Housing Authority.

Funding Source: Private non-profit agency, grants.

Objective: Two shelters, one in the mountains and one in the valley.

Timetable: 1992 - 1997.

### **10. ADDRESS NEED OF COMMUNITY SERVICES (SEWER & WATER) TO PROVIDE NEW HOUSING.**

#### Program 10.0

The County will continue to identify the unincorporated areas with existing or proposed urban services to determine which sites could be developed for moderate to high density housing.

Implementing Agency: Planning Department.

Funding Source: Staff time.

Objective: Identify potential development sites for lower cost housing.

Timetable: On-going.

## Program 10.1

### Program 10.1.1

The County will utilize staff to file grant applications for community sewer and water to facilitate development of low and very low income housing in the communities of Fairmead, LaVina, and North Fork.

### Program 10.1.2

The County will utilize staff to file grant applications for housing rehabilitation to facilitate conservation and development of low and very low income housing in the communities of Fairmead, LaVina, Parksdale, and North Fork

### Program 10.1.3

The County will utilize staff to file grant applications for removing existing or potential health and safety problems to facilitate conservation and development of low and very low income housing in the communities of Fairmead, LaVina, Parksdale, and North Fork.

Implementing Agency: County Administrative Office, Planning, Environmental Health and Engineering Departments, and the Action Committee.

Funding Source: Various but primarily FmHA and CDBG grant funds as available.

Objective:     1.     Provide Necessary infrastructure to accommodate housing development.  
                  2.     Preserve existing housing.  
                  3.     Remove health and safety problems in rural areas.

Timetable: Annually.

## Program 10.2

Promote, by discussing benefits in preapplication conferences and offering incentives for the use of cluster housing or planned development concepts where existing or proposed urban services are available.

Implementing Agency: County Subdivision Committee and Planning Department Staff.

Funding Source: Staff time.

Objective:     Encourage smaller lots and lower cost housing.

Timetable: On-going.

Program 8.5

The County will consolidate and publish a list of available housing programs and services for use by builders, contractors, owners, renters, or anyone interested in housing in the County.

Implementing Agency: County Planning Department.

Funding Source: Staff time and General Fund.

Objective: Inform interested persons of available programs.

Timetable: December 1992.

9. **ENCOURAGE A NON-DENOMINATIONAL SHELTER FOR HOMELESS, BATTERED WOMEN, FAMILIES AND OTHERS IN NEED.**

Program 9.0

The County will address the need for shelter for homeless residents, dislocated residents, and others in need of emergency assistance.

Implementing Agency: Joint Housing Authority.

Funding Source: Private non-profit agency, grants.

Objective: Two shelters, one in the mountains and one in the valley.

Timetable: 1992 - 1997.

10. **ADDRESS NEED OF COMMUNITY SERVICES (SEWER & WATER) TO PROVIDE NEW HOUSING.**

Program 10.0

The County will continue to identify the unincorporated areas with existing or proposed urban services to determine which sites could be developed for moderate to high density housing.

Implementing Agency: Planning Department.

Funding Source: Staff time.

Objective: Identify potential development sites for lower cost housing.

Timetable: On-going.



## Program 10.1

### Program 10.1.1

The County will utilize staff to file grant applications for, or otherwise expand community sewer and water to facilitate development of low and very low income housing in the communities of Fairmead, LaVina, North Fork, and Oakhurst.

### Program 10.1.2

The County will utilize staff to file grant applications for housing rehabilitation to facilitate conservation and development of low and very low income housing.

### Program 10.1.3

The County will utilize staff to file grant applications for removing existing or potential health and safety problems to facilitate conservation and development of low and very low income housing.

Implementing Agency: County Administrative Office, Planning, Environmental Health and Engineering Departments, and the Action Committee.

Funding Source: Various but primarily FmHA and CDBG grant funds as available.

Objective:     1.     Provide Necessary infrastructure to accommodate housing development.  
                  2.     Preserve existing housing.  
                  3.     Remove health and safety problems in rural areas.

Timetable: Annually.

## Program 10.2

Promote, by discussing benefits in preapplication conferences and offering incentives for the use of cluster housing or planned development concepts where existing or proposed urban services are available.

Implementing Agency: County Subdivision Committee and Planning Department Staff.

Funding Source: Staff time.

Objective:     Encourage smaller lots and lower cost housing.

Timetable: On-going.

### Program 10.3

The County will continue to support intergovernmental cooperation with the land use development plans of the County and cities of Madera and Chowchilla. Such actions include pre-zonings, annexations, and extension of public facilities.

Implementing Agency: County and City Planning Departments, legislative bodies, and LAFCO.

Funding Source: Staff time.

Objective: Facilitate development improvements and lower cost housing opportunities.

Timetable: On-going.

## **11. EXPEDITE THE PROCESSING OF LOW INCOME HOUSING PROJECTS**

### Program 11.0

The County will assign priority to the processing of low income housing projects. These projects will be given priority over other development applications.

Implementing Agency: Madera County Planning, Building, Environmental Health and Road Departments.

Funding Source: Staff time.

Objective: To encourage the development of low income housing.

Timetable: This policy will become effective immediately with adoption of this Housing Element.

## **12. PROVIDE FOR ADDITIONAL AFFORDABLE HOUSING FOR DEPENDENT FAMILY MEMBERS.**

### Program 12.0

Prepare an amendment to the County Zoning Ordinance to allow secondary residences in residential areas having 1 acre or larger lots.

Implementing Agency: County Planning Department, Planning Commission, and Board of Supervisors.

Funding Source: Staff time.

Objective: Provide additional housing opportunities.

Timetable: Draft ordinance revisions will be submitted for consideration in 1993.

**13. PROVIDE FOR THE REDUCTION OF ELIMINATION OF FEES THAT MAY MAKE HOUSING UNAFFORDABLE.**

Program 13.0

Applicants for low income housing projects may request partial or complete waiver of fees where it can be demonstrated that they have a substantial impact on the affordability of a project and where adequate guarantees are provided to assure the project will be developed to provide low income housing.

Implementing Agency: County Board of Supervisors

Funding Source: County General Fund

Objective: Eliminate Constraints to the development of low income housing.

Timetable: This policy will become effective with the adoption of this Housing Element.

**14. THE COUNTY WILL PURSUE NEW REVENUE SOURCES TO PROVIDE AFFORDABLE HOUSING.**

Program 14.0

The designation of redevelopment areas within the unincorporated County area will be considered to provide tax increment financing for rehabilitating and development of low and moderate income housing.

Implementing Agency: County Planning Department and Board of Supervisors.

Funding Source: Staff time.

Objective: To provide additional revenue to develop and rehabilitate affordable housing.

Timetable: 1993-1994.

**15. PROVIDE ADDITIONAL OPPORTUNITIES FOR AFFORDABLE MANUFACTURED HOUSING.**

Program 15.0

The County will propose revisions to its current manufactured housing requirements. The current 10 year age limitation for manufactured housing units being located in the County will be proposed for elimination.

Implementing Agency: County Planning Commission and Board of Supervisors.

Funding Source: Staff time.

Objective: Provide additional opportunities for affordable housing.

Timetable: Draft revisions to the ordinance will be submitted for consideration in 1993.

**16. PROVIDE ADDITIONAL INCENTIVES FOR AFFORDABLE HIGH DENSITY MULTI-FAMILY AND SINGLE-FAMILY RESIDENTIAL DEVELOPMENTS.**

Program 16.0

The County will consider revisions to its urban multi-family residential zoning (RUM - Residential, Urban, Multiple Family) to decrease the minimum lot area from 2,500 square feet per family to 2,000 square feet per family.

Implementing Agency: County Planning Commission and Board of Supervisors.

Funding Source: Staff time.

Objective: Reduce land costs per unit and encourage multi-family residential developments.

Timetable: Ordinance revisions will be submitted for consideration in 1993.

Program 16.1

The County will consider revisions to its urban single-family residential zoning (RUS - Residential, Urban, Single Family) to decrease the minimum lot size requirement from 6,000 square feet to 4,500 square feet.

Implementing agency: County Planning Commission and Board of Supervisors.

Funding Source: Staff time.



Objective: Reduce land costs per unit and encourage affordable single-family residential development.

Timetable: Ordinance revisions will be submitted for consideration in 1993.

*Program 17.0 outlined below will provide for additional areas of multi-family residence development.*

#### Program 17.0

The County will propose additional areas for multi-family residential development as a part of its current General Plan Update.

Implementing Agency: County Planning Department, General Plan Advisory Committee, Planning Commission and Board of Supervisors.

Funding Source: Staff time.

Objective: Provide additional opportunities and incentive for multi-family residential developments.

Timetable: 1994 County General Plan Update and ongoing Community Plan Updates.

1994 Rio Mesa and Gunner Ranch/Hospital Plan.

1995 State Center Community College Area Plan.

#### Program 17.1

The County will propose Minimum Density Standards for areas designated Multi-Family Residential Development

Implementing Agency: County Planning Department, General Plan Advisory Committee, Planning Commission, and Board of Supervisors.

Funding Source: Staff Time and General Fund (General Plan Update).

Objective: Assure Multi-Family Residential Areas are reserved and used for development to appropriate densities.

Timetable: 1994 General Plan Update Completion

1995 Ordinance Revisions

## Program 17.2

Areas currently designated in the County General Plan for Multi-Family Residential use that are not currently zoned Multi-Family Residential will be proposed for Rezoning to be consistent with current General Plan Designations.

Implementing Agency:	County Planning Department, County Planning Commission, and Board of Supervisors.
Funding Source:	General Fund, Staff Time
Objective:	Assure Multi-Family Residential areas designated on the current General Plan area developed consistent with current General Plan Designations.
Timetable:	1995-1996

## 18. **DISTRIBUTE LOW AND MODERATE INCOME HOUSING THROUGHOUT UNINCORPORATED COMMUNITY AREAS TO AVOID CONCENTRATIONS OF THIS TYPE OF HOUSING.**

### Program 18.0

The County will work with the General Plan Advisory Committee and Community Plan Update Committees to provide for each communities fair share of housing for all income levels as a part of General Plan and Community Plan Updates.

Implementing Agency:	County Planning Department, Community and General Plan Advisory Committees.
Funding Source:	Staff time.
Objective:	Provide a balance of housing opportunities in all areas of the County.
Timetable:	On-going.

## 19. **PROVIDE FOR TRANSITIONAL HOUSING OPPORTUNITIES FOR THE HOMELESS.**

### Program 19.0

Allow vacant buildings to be used as temporary shelters. Conditional Use Permit provisions will be proposed for incorporation into appropriate land use zones allowing the temporary use of appropriately designed and supervised vacant buildings as transitional housing.

Implementing Agency: County Planning Department, Planning Commission and Board of Supervisors.

Funding Source: Staff time.

Objective: Provide additional temporary housing opportunities.

Timetable: Ordinance revisions will be submitted for consideration in 1993.

**20. DEVELOP A COMPREHENSIVE APPROACH IN ADDRESSING THE COUNTY'S AFFORDABLE HOUSING NEEDS.**

Program 20.0

The County will invite developers, financial institutions, realtors, city representatives, and other interested parties that participate in the housing development process to meetings to address housing problems in the County.

Implementing Agency: County Planning Department.

Funding Source: Staff time.

Objective: Development recommendations for coordination and comprehensive solutions to housing affordability.

Timetable: Spring of 1993.

Program 20.1

Measures to diminish risk of conversion and replacement costs of affordable housing that may be converted to market rate housing will be undertaken by the County by monitoring the status of these projects with an overall objective of conserving the units as affordable housing. This can be accomplished through agreements with the Madera Housing Authority, Self-Help Enterprises or any other qualified agencies.

Implementing Agency: County Planning Department.

Funding Source: Staff time.

Objective: Preserve existing affordable housing which is at risk of conversion to market rate housing such as the Oak Valley Project in Oakhurst.

Timetable: On-going.

NOTICE OF PUBLIC MEETINGS

The Madera County Planning Department will hold several public meetings regarding the preparation of the Housing Element update of the Madera County General Plan. This public meeting will address barriers in providing affordable housing and what can be done to eliminate these barriers. An interpreter will be in attendance to translate for Spanish speakers.

The schedule for public meetings throughout the County is as follows:

Monday, March 30	Madera County Public Library Galloway Room 121 North G Street Madera, California
Tuesday, March 31	Madera County Government Center Board of Supervisors Chambers 209 W. Yosemite Ave. Madera, California
Monday, April 6	Madera County Government Center 40601 Road 274 Bass Lake, California
Thursday, April 9	Chowchilla City Council Chambers 145 Robertson Blvd. Chowchilla, California
Wednesday, April 15	Madera County Public Library Galloway Room 121 North G Street Madera, California

Participation of business, industry, interested organizations, and individuals is an important step in preparation of the Housing Element. Therefore, the public is encouraged to attend these meetings and participate in formulation of the goals and policies of this plan.

The Madera County Planning Department is the lead agency in preparing the Housing Element. For further information, please contact Cherie Luck, Madera County Planning Department, 135 West Yosemite Avenue, Madera, Telephone: (209) 675-7821.



# NOTICIA DE REUNION PUBLICA

El Departamento de Planificación del Condado de Madera llevará a cabo varias reuniones públicas concerniente a poner al día la preparación del Plan General del Elemento de Viviendas en el Condado de Madera. La reunión enfocará las barreras en la proporción de la accesibilidad a viviendas y lo que se puede hacer para eliminar estas barreras. Habrá un interprete presente para traducir para personas de habla hispana.

El itinerario para las reuniones públicas a través del Condado son como siguen:

Lunes, 30 de marzo	Biblioteca del Condado de Madera Galloway Room 121 North G Street Madera, California
Martes, 31 de marzo	Centro de Gobierno del Condado de Madera Sala de Supervisores 209 W. Yosemite Ave. Madera, California
Lunes, 6 de abril	Centro de Gobierno del Condado de Madera 40601 Road 274 Bass Lake, California
Jueves, 9 de abril	Cámara del Concilio de la Ciudad de Chowchilla 145 Robertson Blvd. Chowchilla, California
Miércoles, 15 de abril	Biblioteca del Condado de Madera Galloway Room 121 North G Street Madera, California

La participación de negocios, industrias, y de organizaciones interesadas es un paso muy importante en la preparación del Elemento de Viviendas. Por lo tanto, animamos al público para que asista a estas reuniones y que participe en la formulación de sus metas y política para el curso de acción de este plan.

El Departamento de Planificación del Condado de Madera es la agencia guía en la preparación del Elemento de Viviendas. Para más información, favor de contactar a Cherie' Luck, Departamento de Planificación del Condado de Madera, 135 West Yosemite Avenue, Madera, Teléfono: (209) 675-7821

TODAS LAS REUNIONES  
SON ALAS SIES A OCHO DE LA TARDE

# AFFORDABLE HOUSING HEARING UPDATE

Monday, March 30, 1992 and

Tuesday, March 31, 1992

## Results and Recommendations:

Labor camps- some exclusively for men

Joint Housing authorities between city/county

Mandatory water and sewage facilities

Address long waiting periods for Housing Assistance

Provision of affordable housing for all incomes: moderate, low, and very low

Supporting thoses who file complaints against landlords

Incentive for developers and landlords

Target assistance for single parents

Rezone land for low cost housing

Transportation to and from resources

Arbitration for landlord/tenant conflicts

Publish final Housing Element document in Spanish

Deposit assistance programs for renters

Affordable housing throughout entire County

Retraining programs and placement assistance for farm workers

Housing programs using tenant labor in construction

"Neutral" housing for farm workers who currently live on employers land

Health programs for children living in poor housing conditions.

Task force established to address affordable housing issues.

Contract clauses that allow phasal rent payments.

Information programs on tenants rights regarding evictions, etc.

## MARCH 30, 1992 PUBLIC HEARING #1

### Planning Commissioners

William Bell  
Chris Simonian

### GPUAC Members

J.E. Klippert  
Ron Daggett  
Gary Giersch  
Susan Norby  
Nancy Martinez  
Barbara Pyle  
David Austin

### Staff

Doug Nelson-County Counsel  
Cherie' Luck-Planning  
Verz Cruz-Interpreter

## MARCH 31, 1992 PUBLIC HEARING #2

### Planning Commissioners

Chris Simonian  
Marcella Andrews

### GPUAC Members

John Rigby  
Ron Daggett  
Gary Giersch  
Susan Norby

David Austin

Staff

Doug Nelson-County Counsel  
Leonard Garoupa-Planning  
Ken Young-Planning  
Cherie' Luck-Planning  
Vera Cruz-Interpreter

HOUSING ELEMENT PUBLIC HEARING UPDATE

Monday, April 6, 1992  
Bass Lake Government Center

Suggestions, recommendations and points of discussion:

Identify excess federal, state and county lands for affordable housing

Demographically recognize need of area Native Americans

Focus on available resources for housing under Bureau of Indian Affairs

Increase awareness of lack of services in mountains

Address the lack of infrastructure(water) in North Fork area

Provide more affordable rental housing in the mountains

Reappropriate bedroom tax back to community of origin

Promote private ownership of land in trust

Encourage a nondenominational shelter for homeless in mountain area, serving battered women, families, and others

Target specific programs for undocumented workers(post 1982)

Provide more housing for large families and\or discourage discrimination by landlords against large families

Consider density bonuses

Establish revolving fund for security deposits





AFFORDABLE HOUSING HEARING UPDATE  
Monday, March 30, 1992 and  
Tuesday, March 31, 1992

Results and Recommendations:

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MARCH 30, 1992 PUBLIC HEARING #1

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GPUAC Members

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Susan Norby  
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Barbara Pyle  
David Austin

Staff

Doug Nelson-County Counsel  
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MARCH 31, 1992 PUBLIC HEARING #2

Planning Commissioners

Chris Simonian  
Marcella Andrews

GPUAC Members

John Rigby  
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Target specific programs for undocumented workers(post 1982)

Provide more housing for large families and\or discourage discrimination by landlords against large families

Consider density bonuses

Establish revolving fund for security deposits

Allow Madera County Action Committee to be clearinghouse for credit references

Develop certificate of occupancy program

Include and enforce local hiring mitigations for major projects (prisons, manufacturing, UC, etc.)

GPUAC Members

Sharon Thomas

Tom Wheeler

Susan Norby

John Rigby

Staff

Doug Nelson-County Counsel

Ken Young-Planning

Cherie' Luck-Planning

NOTE: A resident is someone who is physically present with the intention of remaining. No minimum requirement exists in Madera County. Citizens are people born or naturalized in that country.



AFFORDABLE HOUSING HEARING UPDATE  
Thursday, April 9, 1992  
Chowchilla City Council Chambers

ISSUES, RECOMMENDATIONS, AND SUGGESTIONS

Maintenance programs for rental housing

Rent stabilization/ rent control programs

Damage control programs for landlords

Housing availability for larger families

Credit assistance for potential homeowners/renters

Assertive solutions to address poor plumbing/water facilities

Affordable housing quotas for supervisorial districts

Leases adjusted for inconsistent income of seasonal workers

GPUAC Members

Gary Giersch

Susan Norby

Myra Bertrand

David Austin

Staff

Doug Nelson-County Counsel

Ken Young-Planning

Cherie Luck-Planning

Oscar Gomez-Vidal-Interpreter

AFFORDABLE HOUSING PUBLIC HEARING #5  
Wednesday, April 15, 1992

SAMPLE OF TOPICS DISCUSSED:

Need for more winterization programs in area  
Assistance for evicted tenants  
Rent control during ownership turnover  
Information clearinghouse for applications for housing  
Improving state services for farm workers  
Devising a feasible plan for future housing  
Resolution of poor conditions for children  
Available housing for larger families  
Enforcement of health codes  
Information on renters rights  
Overcrowding violations within rented properties  
Deposit assistance programs

GPUAC Members  
Chris Abshire  
Larry Curtiss  
John Reed  
Dennis Horton  
Thomas Gee  
Myra Bertrand  
Nancy Martinez  
Betty Gonzales  
Tom Wheeler  
Susan Norby  
Amy Wagner  
John Whissler

Staff  
Leonard Garoupa-Planning  
Cherie' Luck-Planning  
Cam Cleary-CA Housing and Community Development



# GLENDAL FEDERAL BANK REAL ESTATE LENDING PROGRAMS

## STANDARD HOME LOAN PROGRAMS

Mortgages

Second Mortgages

	T-BILL AML	FIXED RATE	FIXED/ADJ.	TWO-STEP <sup>SM</sup>	FIXED RATE
Mortgage	<ul style="list-style-type: none"> <li>Adjustable Mortgage Loan</li> <li>Tied to the 1 Year Constant Maturity Treasury Securities</li> </ul>	<ul style="list-style-type: none"> <li>Fully Amortized</li> <li>Fixed Payment Schedule</li> </ul>	<ul style="list-style-type: none"> <li>Fixed Rate</li> <li>A Fixed Rate Payment Schedule That Will Change to an Adjustable Payment Schedule After 5 Years</li> </ul>	<ul style="list-style-type: none"> <li>Fixed/Fixed</li> <li>Fixed Rate Mortgage for First 5 Years</li> <li>Fixed Rate Mortgage Next 25 Years</li> </ul>	<ul style="list-style-type: none"> <li>Fully Amortized</li> <li>Fixed Payment Schedule</li> </ul>
11th District CDOs (COFI)			<ul style="list-style-type: none"> <li>No Negative Amortization</li> <li>Adjustable Rate Loan</li> <li>Tied to the 1 Year Constant Maturity Treasury Securities</li> </ul>		
	C 6	O 1	G 2	F 5	S 1 S 2

## COMMUNITY LENDING PROGRAMS

Buyer's Education Program Workshop available with each of the following mortgage loan products:

	COMMUNITY HOME BUYER 3/2 OPTION	NEIGHBORHOOD TARGETING	80/15/5 PROGRAM
Geographic Limitations	<ul style="list-style-type: none"> <li>Low Down Payment Options Available</li> <li>Allows for Public, Non-profit, or Relative Participation With Down Payment</li> <li>No Geographic Limitations</li> </ul>	<ul style="list-style-type: none"> <li>For Specific Geographic Areas</li> <li>No Income Limitation</li> <li>Minimum Down Payment - Borrower's Own Funds</li> </ul>	<ul style="list-style-type: none"> <li>Seller Carry Back</li> <li>Minimum Down With Borrower's Own Funds</li> <li>No Geographic Limitations</li> </ul>

For more information, please call:

William H. Lizdas  
Vice President  
Bank Manager

GLENDAL FEDERAL BANK F.S.B.

(209) 674-0961  
From Fresno: (209) 438-2035  
550 East Yosemite Avenue  
Madera, California 93638  
Fax: (209) 673-8557  
Res: (209) 432-3649

 GLENDAL FEDERAL BANK F.S.B.  
The way a bank should work™



Product: 15-Year Fixed-Rate Loan - Note Plan 01

FEATURES/SALES  
BENEFITS

- Fixed interest rate for life of loan.
- Amortize up to 15 years, minimum of 10 years.
- Up to 95% LTV for owner-occupied properties.
- Available for purchase or refinances (~~See Section 006 for LTV, and other details~~)
- No prepayment penalty.
- Competitive daily pricing, ~~refer to daily pricing information on our website~~
- Interest rate options available. ~~See Section 006~~

REQUIREMENTS

- ~~See Guidelines in Section 006 for underwriting requirements~~
- PMI coverage required on all single-family dwellings with LTV 80.01% or greater and all 2-4 unit dwellings with LTV 75.01% or greater.
- Application Fee: \$200 purchase, \$300 refinance (nonrefundable, applied towards closing costs).
- ~~See Section 006 for all 1-4 family residences and 2-4 unit (all units)~~
- Due on sale (nonassumable).
- Disclosure form GF 3116.

PRODUCTS, PRICING, AND UNDERWRITING GUIDELINES

Date: 03/23/92

30-Year Fixed Rate Loan - Note Plan 01

~~1~~ 1

REQUIREMENTS FOR RES/SALES  
OFFICERS

- Fixed interest rate for life of loan.
- Amortize up to 30 years, minimum of 20 years (5-year increments).
- Up to 95% LTV for owner-occupied properties.
- Available for purchases or refinances (~~use~~  
~~Section 806.6 for purchases and refinances~~).
- No prepayment penalty.
- Competitive daily pricing, ~~refer to daily~~  
~~pricing information on 806.6 for~~  
~~rates and fees~~.
- Interest rate options available. ~~See~~  
~~Section 806.6~~.

REQUIREMENTS

- ~~See Guidelines in Section 806.6 for~~  
~~underwriting requirements~~.
- PMI coverage required on all single-family dwellings with LTV 80.01% or greater and all 2-4 unit dwellings with LTV 75.01% or greater.
- Application Fee: \$200 purchase, \$300 refinance (nonrefundable, applied towards closing costs).
- ~~Summary of costs for all~~  
~~transactions~~.
- Due on sale (nonassumable).
- Disclosure form GF 3116.

Subject: Two-Step Loan, Note Plan F5

FEATURES/SALES  
BENEFITS

- 30-year amortization. Interest rate and payment adjusted at the end of the first five years by adding the margin to the then-current index. The interest rate and payment are then fixed for the remaining 25 years of the loan term.
- Adjusted rate will not be more than 6 percent above the initial interest rate.
- Index: Weekly average yield of U.S. Treasury Securities adjusted to a constant maturity of ten years.
- Margin = 2.50%
- Available for purchases or refinances.
- Up to 90% LTV for purchases and no-cash-out refinances, 75% LTV for cash-out-refinances.
- No application fee.
- No appraisal fee.
- No prepayment penalty.
- Competitive Daily Pricing, ~~refer to Daily Pricing Information on CTR page 504-506 and fees.~~
- Buyup/Buydown options available. ~~See Section 502-3.~~

REQUIREMENTS

- Residence must be primary. True second homes, or investor properties are not eligible for financing under this program.
- Property must be single-family detached residence or approved condo or PUD unit, no 2-4 unit dwellings.
- Maximum Loan Amount: \$202,300.
- Maximum LTV: 90%.
- Condominiums and PUDs must meet Class II and III conditions and warranties.

## FACTS, PRICING, AND UNDERWRITING GUIDELINES

Date: 03/23/92

Two-Step Loan, Note Plan FS

Page 2

- PMI required for all loans with LTV 80.01% or greater.
- ~~Summary required for all single family residences and 2nd (FD only).~~
- ~~FEAR required (FD only).~~
- Due on sale (nonassumable).
- Disclosure form GF 3604.

POINT OPTION

available for this product.



Subject: Five-Year Fixed/AML, Note Plan G2

FEATURES/SALES  
BENEFITS

- Interest rate and payment fixed for first 5 years. At the end of 5 years, the interest rate and payment adjust to index plus margin, not to exceed the lifetime cap. Rate and payment then adjust at the end of each successive 12-month period by adding index plus margin.
- Amortization period of 30 years.
- 2.00% interest rate cap (increases or decreases on each adjustment period).
- 13.375% lifetime interest rate ceiling.
- 6.00% lifetime interest rate floor.
- Index: Average weekly quoted yield on U.S. Treasury Securities adjusted to a constant maturity of one (1) year. In the event this index is no longer available, the note holder shall select a substitute index that complies with federal law.
- Margin = 2.75%
- Available for purchases or refinances.
- No minimum loan amount.
- No application fee.
- No appraisal fee.
- No prepayment penalty.
- Assumable to qualified purchaser after the first 5 years.
- Refinance option not available.
- Competitive Daily Pricing, ~~refers to Daily Pricing Information on GSE sources for rates and fees~~

Note: The permanent buyup/buydown option, the temporary buydown option, and the zero-point option are not available for this product.

## PRODUCTS, PRICING, AND UNDERWRITING GUIDELINES

Date: 03/23/92

Five-Year Fixed/AML, Note Plan G2

## REQUIREMENTS

- Available for owner-occupied or second homes only (no investor properties).

- ~~Survey required for all 1-1 family residences and PDSs (1-1 only).~~

- PMI required for all single-family dwellings with LTV 80.01% or greater.

- Underwriting Guidelines for nonconforming fixed-rate loans will apply, ~~see Section 2.4.4.~~

- Disclosure Form GF 3976.

Subject: Adjustable Mortgage Loan - Note Plan A5

FEATURES/  
KEY BENEFITS

- Amortization period - minimum of 10 years, maximum of 40 (5-year increments) for loans with an LTV of 80% or less; minimum of 10 years, maximum of 30 (5-year increments) for loans with an LTV of 80.01%-90%.
- Interest rate adjusted after the first 3 months and monthly thereafter by adding the margin to the then-current index.
- Payment adjusted annually.
- 7.50% cap on annual payment adjustments except during periods of reamortization.
- 13.00% lifetime interest rate ceiling.
- 6.00% lifetime interest rate floor.
- Negative amortization limit of 110% on the original loan amount.
- Full reamortization to occur every 5 years and/or when the maximum negative amortization limit of 110% is met.
- Index: FHLB Eleventh District Cost of Funds. In the event that this index is no longer available, the note holder shall select a substitute index that complies with federal law.
- Assumption allowed to qualified purchaser. Refer to Section 005-3 for instructions.
- Prepayment Penalty:  
No-Fee Version: 1% of balance within three years unless amount prepaid over preceeding 12 months does not exceed 20% of original balance. Penalty may be waived by charging .50 point (1/2%).  
Fee Version: No prepayment penalty.
- No application fee.
- No appraisal fee.
- Interest rate is guaranteed for ~~30 days (CA)~~ 30 days (CA) from date of completed application.

REV

REQUIREMENTS

- ~~Also Endorsement Form 3935 (CA) (CA) (CA)~~
- ~~Copy Required for all CA applications~~
- ~~or 3935 (CA) (CA) (CA)~~
- Refer to Section 006 for Underwriting Guidelines.
- Disclosure Form GF 3935.



## PRODUCTS, PRICING, AND UNDERWRITING GUIDELINES

Date: 06/19/92

## Adjustable Mortgage Loan - Note Plan C6

Page: 2

FEATURES/  
BENEFITS

- Amortization period minimum of 10 years, maximum of 40 (5-year increments).
- Interest rate and payment adjusted after the first 6 months and at the end of each successive 6-month period by adding the margin to the then current index.
- 1.00% interest rate cap (increases or decreases) on each adjustment period.
- 11.95% lifetime interest rate ceiling.
- 5.50% lifetime interest rate floor.
- Index: Average weekly quoted yield on U.S. Treasury Securities adjusted to a constant maturity of one (1) year. In the event this index is no longer available, the note holder shall select a substitute index that complies with Federal Law.
- Assumption allowed to qualified purchaser. Refer to Section 005-3 for instructions.
- No prepayment penalty.
- No application fee.
- No appraisal fee.
- Interest rate is guaranteed for ~~45 days (CA)~~ 30 days (CA) from time of completed application (no extensions).
- No negative amortization.

## REQUIREMENTS

- ~~Alt. Endorsement Form 6-1 required (CA only).~~
- ~~Survey required for all 1-4 family residences~~
- ~~2005 (CA only).~~
- PMI required for all single-family dwellings with LTV 80.01% or greater, and all 2-4 unit dwellings with LTV 75.01% or greater.
- ~~Referral letter for underwriting~~
- ~~Get work~~
- Disclosure Form GF 4001.

REV



Subject: Adjustable Mortgage Loan - Note Plan C6

4 UNITS

Refer to Section 006 Underwriting Guidelines for LTVs.

APPROPRIATE PAID PMI

150 basis points (1 1/2%) to the interest rate, fees, and margin.

CONSTRUCTION LOANS (FL only)

Refer to Section 004.

FINANCES

Refer to Section 002-2 for fee concessions.

FE: Must charge a minimum of 1 point; therefore, fee concession not available on this note plan at this time.

-15-5 PROGRAM

Available on Note Plan C6 only. 80% GFB financing, 15% seller secondary financing, 5% borrower down payment.

No PMI required.

Purchase-property only.

Single-family residences, condos, and PUDs only.

No investor/second homes.

Maximum loan amount \$350,000 on a first mortgage.

Down payment must be borrower's own funds. No gifts permitted.

Seller financing must consist of a minimum 5-year term with scheduled payments.

90% underwriting criteria (credit and income ratios).

SY-DOC PROGRAM (LIMITED DOCUMENTATION)

1.125% to the margin. Refer to Section 006 for requirements.

CORRECTED PAGE

## Fixed Second Mortgage - Note Plan S1

RES/SALES  
TS

- Fixed interest rate for life of loan.
- 15-year amortization only.
- Available as a purchase money second.
- Zero point option available.
- No prepayment penalty.
- Rates are published daily on the ASK CMI screens.
- Rates guaranteed for ~~45 days (15)~~ 30 days (CA) from date of completed application (no extensions).

REMENTS

- Minimum loan amount: \$5,000.
- Maximum loan amount: \$350,000.
- Owner-Occupied (1-2 units only).
- ~~Not available behind negatively amortizing first mortgages.~~
- Not available behind negatively amortizing first mortgages.
- Due on sale (nonassumable).
- No application fee.
- Disclosure Form GF 3991.
- Full appraisal.

PRODUCTS, PRICING, AND UNDERWRITING GUIDELINES


Date: 06/05/92

subject Balloon Second Mortgage - Note Plan S2

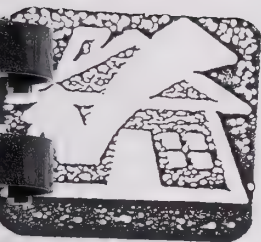
FEATURES/SALES  
BENEFITS

- Fixed interest rate for 10 years. Payment based on a 25-year amortization schedule. Balloon payment due at the end of the 10-year term.
- Zero point option available.
- No prepayment penalty.
- Rates are published daily on the ASK CMI screens.
- Rates guaranteed for ~~45 days (1H)~~ 30 days (CA) from date of completed application (no extensions).

REQUIREMENTS

- Minimum loan amount: \$5,000.
- Maximum loan amount: \$350,000.
- Owner-Occupied (1-2 units only).
- ~~Refer to Section 000-5-6 Underwriting Guidelines.~~
- Not available behind negatively amortizing first mortgages.
- Not available as a purchase money second.
- Due on sale (nonassumable).
- No application fee.
-  Disclosure Form GF 3991.
- Full appraisal.





# GLENDALE FEDERAL

## Loan Rate Update

### First Trust Deed / Owner Occupied

RATES, TERMS AND CONDITIONS SUBJECT TO CHANGE WITHOUT NOTICE

Effective: July 27, 1992

Product Characteristics	Options	Units	Interest Rate	Points and Loan Fees	Margin	Maximum Loan Amount	*Maximum Loan Ratio	-APR
<b>Year Constant Maturity††</b> Fully Amortization 1-4 units Fixed rate and payment change every 6 months. Interest rate cap every adjustment. Rate will never exceed 11.95% No prepayment penalty. 1-2 — no prepayment penalty.	Option 1	1-2	5.25%	1.00% + \$250	2.75	\$202,300 (1)	90% (3)	6.539%
		3-4	5.25%	1.00% + \$250	2.75	\$312,800 (2)	80%	6.434%
		1	5.25%	1.00% + \$250	2.75	\$350,000	90% (3)	6.530%
		1	5.25%	1.00% + \$250	2.75	\$650,000	80%	6.428%
		1	5.50%	1.25% + \$250	3.00	\$1,000,000	70%	6.728%
		2-4	5.25%	1.00% + \$250	2.75	\$350,000	80%	6.432%
		2-4	5.25%	1.00% + \$250	2.75	\$650,000	75%	6.428%
		2-4	5.50%	1.25% + \$250	3.00	\$1,000,000	65%	6.728%
	Option 2	1-2	7.25%	\$250	2.75	\$202,300 (1)	90% (3)	6.439%
		3-4	7.25%	\$250	2.75	\$312,800 (2)	80%	6.337%
		1	7.25%	\$250	2.75	\$350,000	90% (3)	6.431%
		1	7.25%	\$250	2.75	\$650,000	80%	6.331%
		1	7.50%	25% + \$250	3.00	\$1,000,000	70%	6.604%
		2-4	7.25%	\$250	2.75	\$350,000	80%	6.335%
		2-4	7.25%	\$250	2.75	\$650,000	75%	6.331%
		2-4	7.50%	25% + \$250	3.00	\$1,000,000	65%	6.604%
<b>15 (Eleventh District Cost of Funds)††</b> 1-4 units Fixed for first 3 months Then monthly thereafter Adjusts annually 1% annual payment cap. Rate will never exceed 13.00% Rate at 110% of original balance and/or Rate (no payment cap at reamortization) Interest possible No prepayment penalty. 1-2 — prepayment penalty (First 3 years only) Can be waived by paying an additional 50% in loan fees.	Option 1	1-2	6.25%	1.50% + \$250	2.35	\$202,300 (1)	90% (3)	8.042%
		3-4	6.25%	1.50% + \$250	2.35	\$312,800 (2)	80%	7.928%
		1	6.25%	1.50% + \$250	2.35	\$350,000	90% (3)	8.034%
		1	6.25%	1.50% + \$250	2.35	\$650,000	80%	7.922%
		1	6.50%	1.75% + \$250	2.60	\$1,000,000	70%	8.228%
		2-4	6.25%	1.50% + \$250	2.35	\$350,000	75%	7.927%
		2-4	6.25%	1.50% + \$250	2.35	\$650,000	70%	7.922%
		2-4	6.50%	1.75% + \$250	2.60	\$1,000,000	65%	8.228%
	Option 2	1-2	8.60%	\$250	2.60	\$202,300 (1)	90% (3)	8.035%
		3-4	8.60%	\$250	2.60	\$312,800 (2)	80%	7.921%
		1	8.60%	\$250	2.60	\$350,000	90% (3)	8.026%
		1	8.60%	\$250	2.60	\$650,000	80%	7.915%
		1	8.85%	25% + \$250	2.85	\$1,000,000	70%	8.216%
		2-4	8.60%	\$250	2.60	\$350,000	75%	7.920%
		2-4	8.60%	\$250	2.60	\$650,000	70%	7.915%
		2-4	8.85%	25% + \$250	2.85	\$1,000,000	65%	8.216%

If any deviation from Association loan policy should occur, policy will prevail.  
 For second homes (not rental), add 25% to interest rate and margin on ALL loans.  
 "Easy Document" program has different maximum loan to values and maximum loan amounts. Consult your loan officer for rates and terms.  
 † Index-Average weekly yield on U.S. Treasury Securities adjusted to a constant maturity of 1 year (Current Index—3.530)  
 †† Index-Monthly Weighted Average Cost of Funds of the FHLB 11th District (Current Index—5.290)  
 \* Purchase transactions and no-cash out refinances are exhibited (some exceptions apply). "Cash-out" refinances have maximum of 75% loan-to-value.  
 † Based on a 30 year amortization, includes 30 days prepaid interest, loan points and fee, tax service fee, document preparation fee and  
 Private Mortgage Insurance if required. APR and payment may increase at time of or after consummation of loan.  
 All loans above 80% LTV require Private Mortgage Insurance whether paid as a fee or as part of the interest rate of the loan and are subject to approval by  
 the private mortgage insurance company.  
 All ALL loans are assumable to qualified buyer.  
 (1) Maximum loan amount for 1 unit is \$202,300. The maximum loan amount for 2 units is \$258,800.  
 (2) Maximum loan amount for 3 units is \$312,800. The maximum loan amount for 4 units is \$388,800.  
 (3) You may choose "Corporate Paid Private Mortgage Insurance" by adding .50 to interest rate, margin and fees.

CALL FOR DETAILS REGARDING: Fixed Rate/Term Loans, Second Homes, Insurance & Brokerage Services  
 for Glendale Federal Bank's internal information only and is not an advertisement to the consumer of loan terms. Information is subject to  
 without notice. This is not an offer for extension of credit nor a commitment to lend.



REAL ESTATE LOAN RATES

DATE Maday 7/27/92

SINGLE FAMILY - OWNER OCCUPIED

Payment  
per \$1,000  
of loan

For a 30 year standard fixed-rate loan, today's ANNUAL PERCENTAGE RATE

8.319%. This is based on a note rate of 8.125%; it includes \$7.43  
\$250.00 loan fee, points of 1.75% and other prepaid finance charges.\*

For a 15 year standard fixed-rate loan, today's ANNUAL PERCENTAGE RATE

7.919%. This is based on a note rate of 7.625%; it includes \$9.34  
\$250.00 loan fee, points of 1.75% and other prepaid finance charges.\*

ANSWERS TO ANY OF THE FOLLOWING FOUR QUESTIONS WOULD RESULT IN THE APPLICATION  
DECLINED AUTOMATICALLY.

the property to be financed more than 10 miles from the Madera or Chowchilla  
king offices in Madera County? (All of Fresno County is okay.)

more than 15 acres?

Will this make more than 5 loans with G.F.B.?

Will you own more than 8 properties with mortgages?

Prepaid finance charges or "closing costs" include up to 30 days prepaid  
interest, tax service fee, document preparation fee, title insurance, credit  
report, recording and reconveyance fees, appraisal fee and escrow fee. Impounds  
are added if customer requests.

01

SECRET

[illegible]

11-501

दिनांक ३०, १९७३

RECEIVED BY THE DIRECTOR OF THE FBI ON 10/10/50

REQUIRED ON 12425 ABOVE & LTV  
OUT" REFINANCES ARE NOT THE SAME AS THE  
SEASONING REQUIREMENTS OF HOSEA OF REFINANCING  
I DO NOT AGREE, REASONING  
THAT

[illegible]

PURPOSE	15 YEAR	30 YEAR	45 YEAR	COMMENTS
PUR/NO CASH OUT	\$150,000	N/A	N/A	
PUR/NO CASH OUT	\$150,000	\$350,000	\$350,000	
PUR/NO CASH OUT	SAME AS BOX	\$500,000	\$650,000	
PUR/NO CASH OUT	\$1,000,000	SAME AS 75%	SAME AS 75%	
PUR/NO CASH OUT	N/A	\$1,000,000	\$1,000,000	
CASH OUT REFI	\$150,000	N/A	N/A	
CASH OUT REFI	\$500,000	N/A	N/A	
CASH OUT REFI	\$1,000,000	N/A	N/A	

\*\*\*\*\*30 YEAR TERM RATES\*\*\*\*\*

INT/PUR/NO CASH	7.25%	8.25%	1.75% + \$250	1,3,4,5
T CASH OUT REFI	8.375	8.375	1.75% + \$250	1,5
HOME/PUR/NO CASH	8.50%	8.50%	1.75% + \$250	1,5

\*\*\*\*\*15 YEAR TERM RATES\*\*\*\*\*

INT/PUR/NO CASH	7.875	7.875	1.75% + \$250	1,3,4,5
T CASH OUT REFI	8.00%	8.00%	1.75% + \$250	4,5
HOME/PUR/NO CASH	8.125	8.125	1.75% + \$250	4,5

CHI TECH

0-001

EFF: THU 1-7, 1972 FIXED RATE LOANS

\*\*\*\*\*EASY DOC - HIGH-COMFORTING UNDER OCCUPIED 1-4 UNITS 15 & 30 YEAR TERMS\*\*\*\*\*

PURPOSE: 1 UNIT-ONLY DOC: 2 & 4 UNITS-EASY DOC: SECURED HOME-ONLY DOC: 1 UNIT ONLY.

PUR/NO CASH OUT	\$350,000	N/A	N/A
PUR/NO CASH OUT	\$350,000	\$350,000	\$350,000
PUR/NO CASH OUT	\$1,000,000	\$350,000	\$650,000
PUR/NO CASH OUT	SAME AS 65%	\$1,000,000	\$1,000,000
CASH OUT REFI	\$350,000	N/A	N/A
CASH OUT REFI	\$1,000,000	N/A	N/A

\*\*\*\*\*30 YEAR TERM RATES\*\*\*\*\*

INT/PUR/NO CASH	8.375	8.375	1.75% + \$250	4,5
T CASH OUT REFI	8.50%	8.50%	1.75% + \$250	1,5
HOME/PUR/NO CASH	8.625	8.625	1.75% + \$250	4,5

\*\*\*\*\*15 YEAR TERM RATES\*\*\*\*\*

INT/PUR/NO CASH	8.00%	8.00%	1.75% + \$250	4,5
T CASH OUT REFI	8.125	8.125	1.75% + \$250	1,5
HOME/PUR/NO CASH	8.25%	8.25%	1.75% + \$250	4,5

30 DAY LOCK 45 DAY LOCK FEES COMMENTS  
 7.150 7.000 1.750% + \$250 1,3,4,5

USE EASY DOC PROGRAM OR FS PROGRAM  
 CONFORMING TIERS FOR PURCHASE, NO CASH OUT AND CASH OUT REPAYANCES

\*\*\*\*\*E2 FIXED PROGRAM - JUMBO 2 STEPS/251  
 JUMBO TIERS FOR PURCHASE, NO CASH OUT AND CASH OUT REPAYANCES  
 \*\*\*\*\*30 YEARS FULL DOC\*\*\*\*\*

	30 DAY LOCK	45 DAY LOCK	FEES	COMMENTS
75% CASH	7.250	7.250	1.75% + 251	1,3,4,5
CASH OUT	7.375	7.475	1.75% + 250	1,3,4,5
ME/PUR/HO CASH	7.500	7.501	1.75% + 250	1,3,4,5

\*\*\*\*\*30 YEARS EASY DOC\*\*\*\*\*

	30 DAY LOCK	45 DAY LOCK	FEES	COMMENTS
75% CASH	7.375	7.375	1.75% + 250	1,3,4,5
CASH OUT	7.500	7.500	1.75% + 250	1,3,4,5
ME/PUR/HO CASH	7.625	7.625	1.75% + 250	1,3,4,5

27. 1992 FIXED RATES  
 \*\*\*\*\*DUNK OCCUPIED - CONFORMING FIXED RATE\*\*\*\*\*

202,100  
 1258,810  
 312,300  
 388,800

\*\*\*\*\*30 YEARS \*\*\*\*\*

POSE	RAT	30 DAY LOCK	45 DAY LOCK	FEES	COMMENTS
PUR/HO CASH	75%	6.125	6.225	2.75% + \$250	4
PUR/HO CASH	70%	6.125	6.625	3.25% + \$250	4
CASH OUT REP	65%	6.125	5.625	2.75% + \$250	3,7

\*\*\*\*\*15 YEARS\*\*\*\*\*

POSE	RAT	30 DAY LOCK	45 DAY LOCK	FEES	COMMENTS
PUR/HO CASH	75%	6.125	6.125	2.75% + \$250	4
PUR/HO CASH	70%	6.125	6.125	3.25% + \$250	4
CASH OUT REP	65%	6.125	6.125	2.75% + \$250	3,7



## GLENDALE FEDERAL BANK IS AN EQUAL OPPORTUNITY LENDER

We provide residential real estate financing by offering a variety of fixed and adjustable rate home loans to all applicants. We are investing in our local communities by focusing on the specific housing requirements and credit needs of each geographic area. The Bank is making a special effort to meet the credit needs of the low- and moderate-income individuals by providing flexible financing options that stimulate homeownership.

- Glendale Federal Bank's goal is:
- To generate the highest volume of competitively priced, soundly underwritten mortgages that its resources can profitably support,
  - To assist as many financially qualified individuals and families as possible in attaining their goal of homeownership, and
  - To contribute to the provision of adequate housing, on a nondiscriminatory basis in the communities we serve.

Glendale Federal Bank will assist the low- and moderate-income borrower as well as the first time home buyer by offering mortgage products with special features and flexible underwriting guidelines. The borrower's buying power is increased because less income is needed to qualify for a mortgage and less cash is needed at closing so the low income and minority home buyer is able to put more of their cash into their home.

# GLENDAL FEDERAL BANK PROMOTES HOMEOWNERSHIP BY SERVING THE CREDIT NEEDS OF THE LOW INCOME AND MINORITY COMMUNITIES

We are opening the door for low- and moderate-income borrowers who are good credit risks by providing mortgage products tailored to their specific needs and by offering special guidance during the loan origination process, flexible underwriting guidelines, borrower education and financial counseling. Our goal is to ensure that the low- and moderate-income home buyer will become a successful homeowner.

Home loans are available to all applicants throughout Glendale Federal Bank's extensive banking branch office network, and available through several local lending offices, as well as the Bank's regional loan centers.

Loan applications must be received in writing using the Bank's approved loan application form. All loan applications are processed in our regional loan centers to assure efficient service and quick response.

All persons of legal age are encouraged to file a written application for a home loan with Glendale Federal Bank, regardless of race, color, national origin, religion, sex, handicap, familial status, marital status, the receipt of public assistance, the applicant's good faith exercise of rights under the Consumer Protection Act or the age or location of the secured property.

## ■ COMMUNITY LENDING PROGRAMS ■

### □ COMMUNITY HOME BUYER PROGRAM

- ✓ Minimum 5 percent down payment must be from borrower's own resources
- ✓ Home Buyer Certification Program must be completed by all borrowers
- ✓ Program has maximum household income limitation (see chart)

### □ COMMUNITY HOME BUYER PROGRAM WITH 3/2 OPTION

- Minimum 3 percent of 5 percent down payment must be from borrower's own resources
- 3/2 Option allows borrowers to meet the minimum 5 percent down payment by providing at least 3 percent from their own resources and 2 percent as a gift from a family member or can be an unsecured loan from a nonprofit or public entity. (Grant or Loan Programs must be approved in advance).
- Home Buyer Education Program must be completed by all borrowers
- Program has maximum household income limitation (see chart)

### □ NEIGHBORHOOD INVESTMENT PROGRAM

- Program directed to low- and moderate-income home buyers and certain targeted census tracts. Mortgages secured by properties located in census tracts
  - With average median incomes of 80% or less of their Metropolitan Statistical Area "MSA",
  - Located outside an MSA, but with median incomes of 80% or less than those of non-MSA California geographical areas, or
  - Census tracts in which at least 51% of the population is comprised of recognized minority groups
- Home Buyer Education Program required for loans in excess of 90% LTV ONLY
- NO maximum household income limitation

TARGET NEIGHBORHOODS WILL BE MAPPED FOR EVERY COMMUNITY WE SERVE. MAPS WILL BE PROVIDED TO ALL LOAN ORIGINATORS, DETAILING CENSUS TRACT AREAS AND MINORITY NEIGHBORHOODS.



## COMMUNITY LENDING PROGRAMS

### FANNIE MAE LOAN PROGRAMS COMMUNITY HOME BUYER \* NEIGHBORHOOD INVESTMENT

- |  |                               |
|--|-------------------------------|
| <input type="checkbox"/> COMMUNITY HOME BUYER              | ✓ FIXED RATE MORTGAGE         |
|  | ✓ 15 or 30 YEAR TERM          |
|  | ✓ 5% MINIMUM DOWN PAYMENT     |
| <input type="checkbox"/> COMMUNITY HOME BUYER * 3/2 OPTION | ✓ FIXED RATE MORTGAGE         |
|  | ✓ 15 or 30 YEAR TERM          |
|  | ✓ 3% MINIMUM DOWN PAYMENT     |
| <input type="checkbox"/> NEIGHBORHOOD TARGETING            | ✓ FIXED RATE MORTGAGE         |
|  | ✓ 15 or 30 YEAR TERM          |
|  | ✓ MINORITY - LOW INCOME AREAS |
|  | ✓ 5% MINIMUM DOWN PAYMENT     |

### \* ADJUSTABLE MORTGAGE HOME BUYER PLAN \*

- |  |                            |
|--|----------------------------|
| <input type="checkbox"/> 80 / 15 / 5 PROGRAM | ✓ ADJUSTABLE MORTGAGE LOAN |
|  | ✓ 15, 30 or 40 YEAR TERM   |
|  | ✓ NO NEGATIVE AMORTIZATION |
|  | ✓ 5% MINIMUM DOWN PMT.     |



# COMMUNITY LENDING PROGRAMS

	COMMUNITY HOME BUYER	HOME BUYER 3/2 OPTION	NEIGHBORHOOD INVESTMENT	80/15/15
LOAN TYPE	Fixed Rate (FRM)	Fixed Rate (FRM)	Fixed Rate (FRM)	Adjustable Rate (ARM)
LOAN TERM	15 Year * 30 Year	15 Year * 30 Year	15 Year * 30 Year	15 Yr * 30 Yr * 40 Yr
MAX LOAN	\$ 202,300	\$ 202,300	\$ 202,300	\$ 350,000
MAX LTV	95 % LTV	95 % LTV	95 % LTV / Refi - 90% LTV	80 % LTV
MAX CLTV	95 % CLTV	95 % CLTV	95 % CLTV / Refi - 90% CLTV	95 % CLTV
SUBORDINATE FINANCING	Approved second mortgage programs provided by public / private entities	Approved second mortgage programs provided by public / private entities	Approved second mortgage programs provided by public / private entities	Standard guidelines Minimum 5 Year Term with interest pmts.
ELIGIBLE PROPERTIES	Single Family Residence Condo & PUD (1 Unit)	Single Family Residence Condo & PUD (1 Unit)	Single Family Residence Condo & PUD (1 Unit)	Single Family Res. Condo & PUD (1 Unit)
PURPOSE	Purchase Only	Purchase Only	Purchase / No Cash Out Refi	Purchase Only
OCCUPANCY	Owner Occupied Primary Residence	Owner Occupied Primary Residence	Owner Occupied Primary Residence	Owner Occupied Primary Residence
MHI INSURANCE	75% LTV Coverage (1.00%)	67% LTV Coverage (1.50%)	75% LTV Coverage (1.00%)	No Mortgage Insurance
HOME BUYER EDUCATION PROGRAM	All Borrowers MUST complete an approved Home Buyer Education Program	All Borrowers MUST complete an approved Home Buyer Education Program	Over 90% LTV: Home Buyer Education is required 90% or Less LTV: NO Home Buyer Education required	Standard Guidelines Home Buyer Education NOT REQUIRED
MAXIMUM INCOME	120% median income (CAL) <del>100% median income (CAL)</del>	120% median income (CAL) <del>100% median income (CAL)</del>	NO Maximum Income Limitation	NO Maximum Income Limitation
DOWN PAYMENT BORROWER FUNDS	Minimum 5% Down Payment 5% Borrower Own Funds	Minimum 5% Down Payment 3% Borrower Own Funds	Minimum 5% Down Payment 5% Borrower Own Funds	5% Down w/15% Second 5% Borrower Own Funds
CO-BORROWERS	Non-Occupant Co-Borrowers NOT eligible	Non-Occupant Co-Borrowers NOT eligible	Non-occupant Co-Borrowers NOT eligible	Non-occupant Co-Borrowers Eligible
UNDERWRITING	Flexible Guidelines	Flexible Guidelines	Flexible Guidelines	Standard Guidelines
PROPERTY INSPECTION	Required if ppty over 5 yrs OR no reserves (2 mo)	Required if ppty over 5 yrs OR no reserves (2 mo)	Property Inspection NOT REQUIRED	Property Inspection NOT REQUIRED

PROGRAMS (EXCEPT 80/15/15) MAY BE COMBINED TO PROVIDE MAXIMUM BENEFITS TO ELIGIBLE BORROWERS

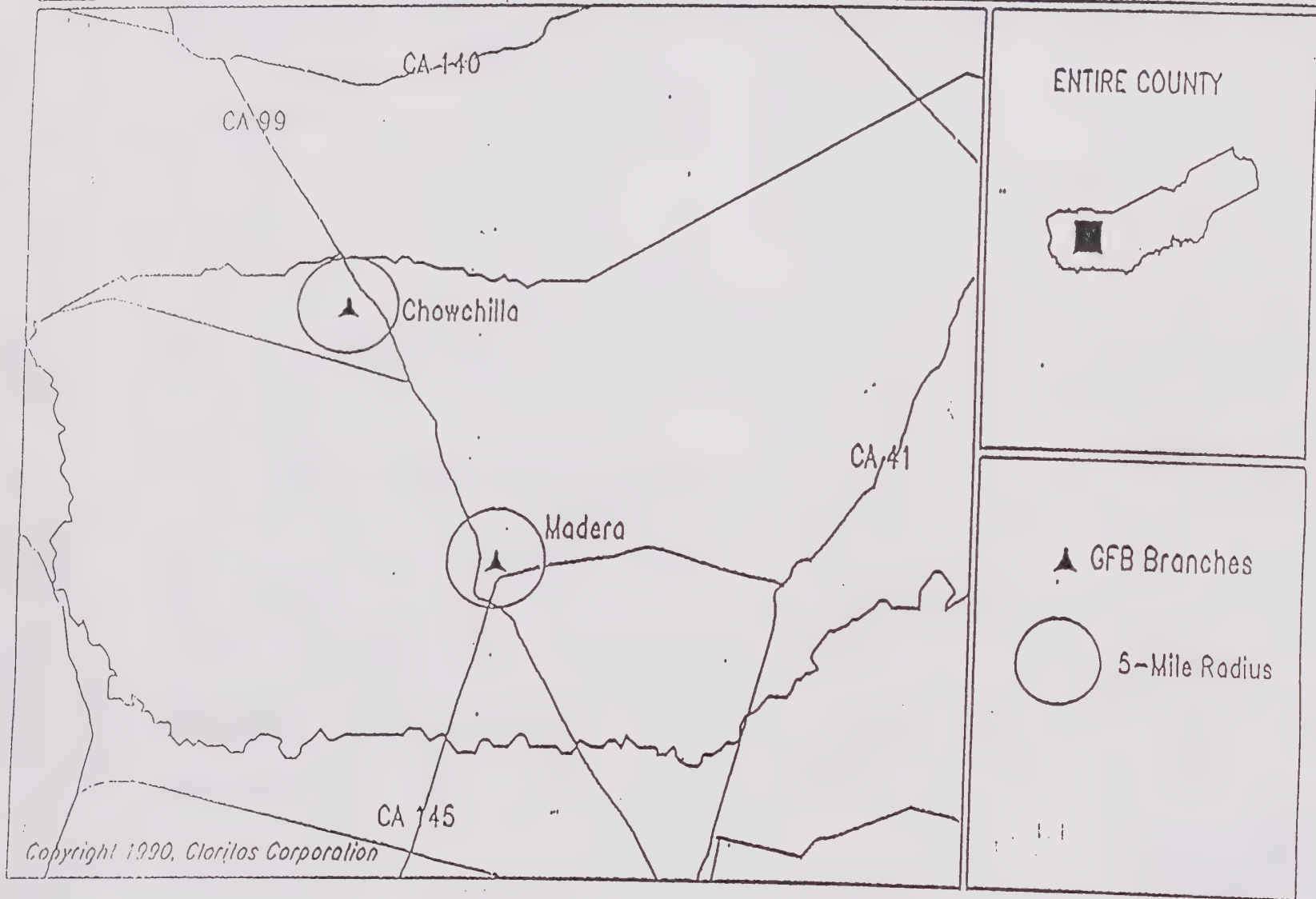
# COMMUNITY HOME BUYER PROGRAM FY 1991 INCOME LIMITS CALIFORNIA

		<u>Median Income</u>	<u>120% of Median</u>
MISA	ANAHEIM - SANTA ANA	\$ 52,200	\$ 62,600
MISA	OAKLAND	\$ 46,800	\$ 56,200
MISA	OXNARD - VENTURA	\$ 48,400	\$ 58,100
MISA	SAN FRANCISCO	\$ 49,900	\$ 59,900
MISA	SAN JOSE	\$ 57,700	\$ 69,200
MISA	SANTA BARBARA - SANTA MARIA - LOMPOC	\$ 48,500	\$ 58,200
MISA	SANTA CRUZ	\$ 43,400	\$ 52,100
MISA	SANTA ROSA - PETALUMA	\$ 42,900	\$ 51,500
	ALL OTHERS	\$ 42,700	\$ 51,200

S, PRICING, AND UNDERWRITING GUIDELINES  
Maximum Household Income Amounts

Date: 06/08/92

# MADERA COUNTY LOCAL COMMUNITY MAP



## COMMUNITY REINVESTMENT ACT STATEMENT

Date: 08/91

MADERA COUNTY LOCAL COMMUNITY MAP/  
GLENDAL FEDERAL BANKING OFFICESMADERA COUNTY LOCAL COMMUNITY

1. Madera  
530 E. Yosemite Avenue  
Madera, CA 93638
2. Chowchilla  
100 Robertson Boulevard  
Chowchilla, CA 93610



PUBLIC COMMENTS STATEMENT

Glendale Federal Bank has not received any correspondence in 1990 - 1991 that directly refers to the Bank's CRA efforts nor any complaints that are relevant to our CRA performance.

B87  
I have a 2nd loan on my home with  
Glendale Federal Bank. 3 months ago  
I reapplied for a larger amount and  
was approved. I decided to wait. I  
reapplied the first of December for a  
full re-finance loan at 7.9%. I  
dealt with Merzed  
Branch. She called me and said I was  
all approved etc. I then received a  
call from her the following day, telling  
me that they may not be able to  
loan to me because I live in Mariposa.  
She said she would check with her  
superior and let me know. 3-4  
days later, I received a call from her  
saying they would not loan to  
Mariposa County. I wrote and  
requested an explanation in writing.  
She had a man call and explain it  
to me. I do not remember his name.

He told me he could only loan  
within a 10 mile radius of his  
branch. I requested this again in  
writing. I have not ever received  
anything from them. I do feel  
it is illegal practice. I applied in  
good faith and waited for approval  
in good faith. Please contact me  
for more information.

Glendale Federal Bank

Merced CA 95348

April 21, 1992

RECEIVED  
MAY 04 1992

REGIONAL AFFAIRS

Dear

This letter confirms my prior conversations with you regarding your previous loan application with Glendale Federal Bank, which was denied due to its location outside of our delineated community. At the time of your application, our lending policy restricted servicing Mariposa County, due to a constriction of our business operations which eliminated from our lending territory outlying areas where the Bank does not have banking offices. This lending territory constriction was due to the implementation of our Strategic Plan to restructure the Bank into a more focused institution. It was not until the Regional Manager reviewed the application that its inappropriateness was recognized.

Following the implementation of our new, more limited delineated communities, we initiated an investigation of the applications we were declining that were located outside of our lending territory. As a result of this investigation, we determined that not servicing customers outside of our lending area created a difficulty for us when these were refinance requests from GFB customers. This, in turn, lead to a change in our lending policy to entertain such loans. It was during this time frame that I received your letter and placed my call to you informing you of the timeliness of your request relative to our policy review.

Your newly-submitted loan application is appreciated and I very much look forward to the opportunity to evaluate it. As I mentioned to you, we will refund to you any expense you may have incurred through a competitor bank for the application you cancelled in order to file with us. Please supply me with the proof of un-reimbursed expense and we will process a refund check in that amount.

Once again, I extend my apology to you for any inconvenience this may have caused you.

Sincerely,

Regional Loan Manager

# Bank of Fresno

July 28, 1992

Ms. Cherie Luck  
Madera County Planning Department  
W. Yosemite  
Madera, CA 93637-3593

Cheri:


Enclosed is the CRA Statement which you requested. Please let me know if we can provide any further information.

As I mentioned in our conversation this morning, I'd like to arrange for a meeting which would include Lending Division Executive Vice President Don Fish, a Madera Branch Office representative and me to discuss how Bank of Fresno can be of service in the area of community development/redevelopment. I mentioned to Don that you felt we might be able to meet in September, and he would look forward to this.

In addition to considering the use of financial resources, we would look forward to contributing our lending expertise to aid your office in matters related to the processing of applications in other credit related areas. We're active in providing aid at no charge to nonprofit development organizations at this time. We've also met with officials of cities to provide aid in the area of community development/redevelopment.

Again, if you have any questions, please don't hesitate to call me.

Sincerely,

  
Ted McKenna  
Community Investment Officer

cc: Don Fish  
Bobby Jackson

B89



COMMUNITY REINVESTMENT ACT STATEMENT

OF

BANK OF FRESNO

Revised as of May 18, 1992

Bank of Fresno (the "Bank") was chartered in 1973 and became a wholly-owned subsidiary of ValliCorp Holdings, Inc. on November 30, 1989. Its purpose is to service the various financial and related business needs of individuals, companies and organizations in the community served by the Bank.

This statement has been prepared for our depositors, loan customers and members of the community, pursuant to the Community Reinvestment Act of 1977 (Title VIII of the Housing and Community Development Act of 1977, Public Law 95-128). There are four parts to this Statement.

Part I is entitled "Delineation of Community." It contains a map and description of the community served by the Bank.

The local community served by the Bank include all types of neighborhoods and districts and persons of all income levels and races. Designation of our community does not mean that we do not make loans outside of our local community; we sometimes do. Also, there may be parts of our community where, for various reasons, we have more activity than in other areas. The delineation of our community sets guidelines for the general area of operation of the bank. The description of the communities served by the Bank is subject to change over time, as patterns of commercial development change and populations shift.

Part II consists of the general types of credit offered by the Bank as well as deposit products and services available to the members of our community. Due to limitations of space, this listing cannot contain a description of all of the terms and conditions which affect our ability to grant credit. Commercial Banking Officers are prepared to provide detailed information of credit products. Additionally, Banking Services Executives are prepared to discuss deposit products in greater detail.

Part III sets forth an important notice required by the Community Reinvestment Act.

Finally, Part IV contains a brief description of some of the activities in which the Bank and members of its professional staff have been engaged in order to ascertain and meet the credit needs of our community.

PART I

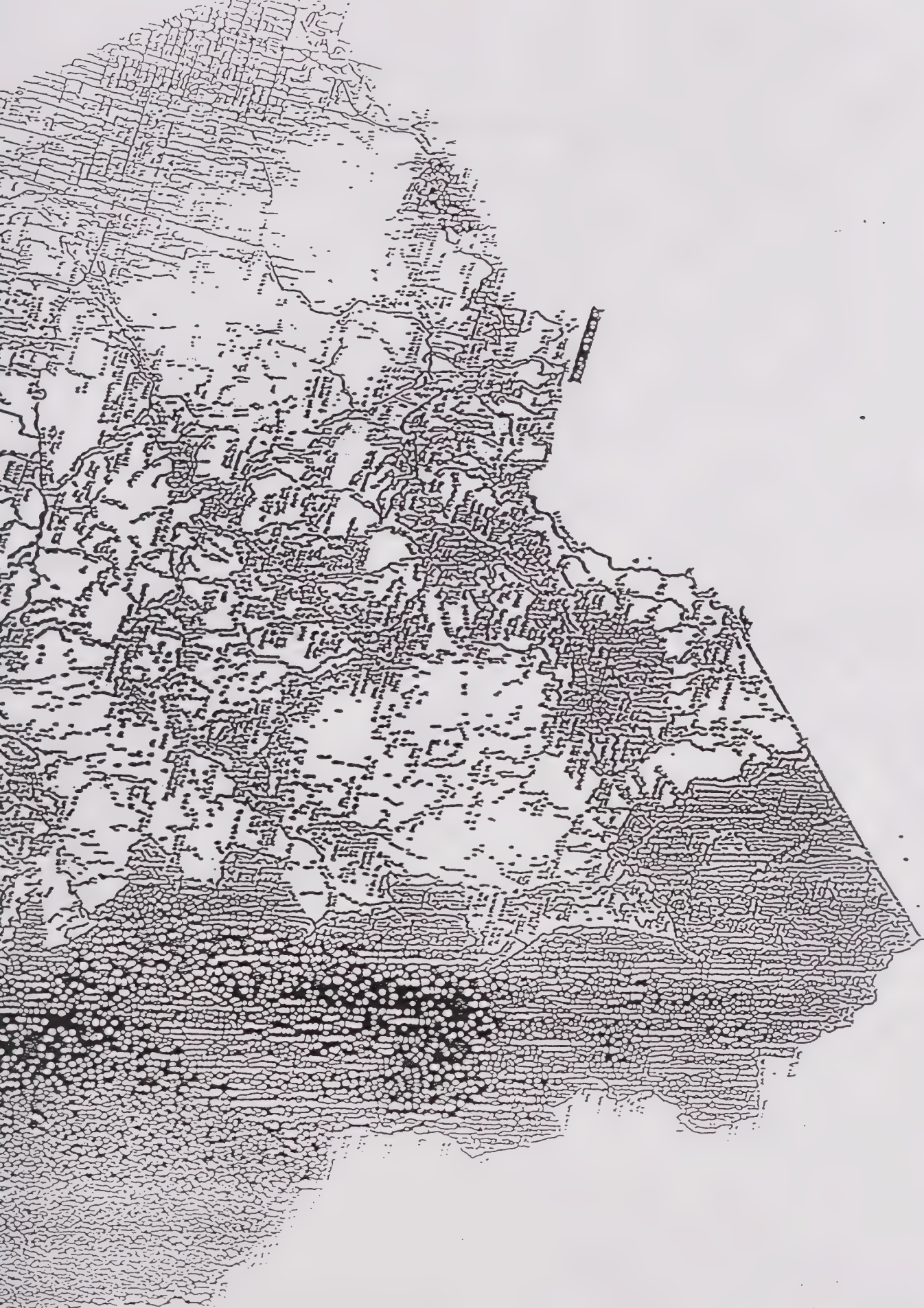
DELINEATION OF COMMUNITY

The County of Fresno as defined by its legal boundaries at specific sector of the County of Madera which resides one west of Highway 99, continuing east to Highway 41, bounded on north by Avenue 15 continuing south to the county legal boundary.













## PART II

### CREDIT SERVICES OFFERED BY THE BANK

The Bank is an equal opportunity lender and is prepared to extend the following consumer and commercial credit to both individuals and businesses in the communities served by the Bank, and upon the Bank's evaluation of creditworthiness and in conformity with safe and sound banking practices.

#### Commercial Loans

- a) Inventory Loans
- b) Equipment Loans
- c) Operating Capital Loans
- d) Accounts Receivable Loans
- e) Business Expansion Loans
- f) Letters of Credit

#### Savings Secured Loans

#### Stock Secured Loans

#### Professional Loans

Small Business Administration Guaranteed Loans, and loans guaranteed by other governmental agencies.

#### Agricultural Loans

#### Consumer Loans

- a) Auto Loans
- b) Boat Loans
- c) Home Improvement Loans
- d) Personal Loans
- e) Second Trust Deed Loans
- f) Recreational Vehicle Loans
- g) Home Equity Loans
- h) Travel Trailer Loans

#### Real Estate Loans

#### Construction Loans

#### Credit Line (Overdraft Protection)

#### Credit Card

#### Preferred Line of Credit

NON-CREDIT SERVICES OFFERED BY THE BANK

In addition to credit services, the Bank offers a wide array of competitively priced deposit accounts. Our deposit accounts include:

- a) Regular Checking
- b) Interest Checking
- c) "Members Only" Checking
- d) The 55 Plus Account
- e) Student Checking
- f) Regular Savings
- g) Savings Accounts for Minors
- h) Christmas Club Accounts
- i) Individual Retirement Accounts
- j) Money Market Account
- k) Certificates of Deposits
- l) Trustee Control Accounts

Other non-credit products and services offered by the bank include automated teller machines (ATMs), safe deposit boxes, travelers cheques, domestic and foreign wire transfers, merchant Mastercard and VISA programs, installment collection program, redemption of U.S. Savings Bonds, direct deposit, and automatic transfers.



PART III

COMMUNITY REINVESTMENT ACT NOTICE

following notice is provided in both English and Spanish, for convenience of our community, and has been posted in each of lobbies.

THE FEDERAL COMMUNITY REINVESTMENT ACT (CRA) REQUIRES THE FEDERAL DEPOSIT INSURANCE CORPORATION TO EVALUATE OUR PERFORMANCE IN HELPING TO MEET THE CREDIT NEEDS OF THIS COMMUNITY, AND TO TAKE THIS EVALUATION INTO ACCOUNT WHEN THE FEDERAL DEPOSIT INSURANCE CORPORATION DECIDES ON CERTAIN APPLICATIONS SUBMITTED BY US. YOUR INVOLVEMENT IS ENCOURAGED.

should know that:

may obtain our current CRA statement for our delineated community in this office.

may obtain the public section of our most recent CRA Performance Evaluation, which was prepared by the Federal Deposit Insurance Corporation, at the following offices: 4995 E. Clinton Fresno, California 93727; 1601 Seventh Street, Sanger, California 93657; 1400 Draper Street, Kingsburg, California 93631; West Yosemite, Madera, California 93637 and 1835 Shaw Ave., Fresno, California 93612.

may send signed, written comments about our CRA statement or performance in helping to meet community credit needs to:

Community Reinvestment Officer  
Bank of Fresno  
4995 E. Clinton Way  
Fresno, CA 93727

to:

Regional Director  
Federal Deposit Insurance Corporation  
25 Ecker Street  
San Francisco, California 94105.

letter together with any responses by us may be made public.

may look at a file of all signed, written comments received by the Regional Director within the past two years, any responses we have made to the comments, and all CRA statements in effect during the past two years at our office located at 4995 E. Clinton Way, Fresno, California 93727.

may ask to look at any comments received by the Regional Director, Federal Deposit Insurance Corporation at 25 Ecker Street, San Francisco, California 94105.



You also may request from the Federal Deposit Insurance Corporation, 550 17th Street, N.W., Washington, D.C. 20429, an announcement of applications covered by the CRA filed with the FDIC.

We are a subsidiary of ValliCorp Holdings, Inc., a bank holding company. You may request from the Federal Reserve Bank of San Francisco, P. O. Box 7702, San Francisco, California 94120, an announcement of applications covered by the CRA filed by bank holding companies.

PART III

COMMUNITY REINVESTMENT ACT NOTICE

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You should know that:

You may obtain our current CRA statement for our delineated community in this office.

You may obtain the public section of our most recent CRA Performance Evaluation, which was prepared by the Federal Deposit Insurance Corporation, at the following offices: 4995 E. Clinton Fresno, California 93727; 1601 Seventh Street, Sanger, California 93657; 1400 Draper Street, Kingsburg, California 93631; West Yosemite, Madera, California 93637 and 1835 Shaw Ave., Fresno, California 93612.

You may send signed, written comments about our CRA statement or performance in helping to meet community credit needs to:

Community Reinvestment Officer  
Bank of Fresno  
4995 E. Clinton Way  
Fresno, CA 93727

or:

Regional Director  
Federal Deposit Insurance Corporation  
25 Ecker Street  
San Francisco, California 94105.

Your letter together with any responses by us may be made public.

You may look at a file of all signed, written comments received by the Bank of Fresno within the past two years, any responses we have made to the comments, and all CRA statements in effect during the past two years at our office located at 4995 E. Clinton Way, Fresno, California 93727.

You may ask to look at any comments received by the Regional Director, Federal Deposit Insurance Corporation at 25 Ecker Street, San Francisco, California 94105.



PART III

El Acto de Re-Invertir de Comunidad Federal  
notifica esta proporcionada en ingles igual que espanol para la  
unidad de los miembros de esta comunidad.

to de Re-invertir de Comunidad Federal (CRA) requiere que la  
evalúe nuestra función en ayudando cumplir con las  
necesidades crediticias de esta comunidad, y usar esta evaluación  
la FDIC decide asuntos sometido por nosotros. Su  
reacción está alentada.

saber que:

obtener nuestro informe corriente de CRA para esta comunidad  
oficina.

puede obtener la sección pública, de nuestra más reciente CRA  
de Hechos, que fue preparado por la FDIC en las oficinas  
ubicadas en: 4995 E. Clinton Way, Fresno, California  
1601 Seventh Street, Sanger, California 93657; 1400 Draper  
Kingsburg, California 93631; 324 West Yosemite, Madera,  
California 93637 and 1835 Shaw Avenue, Clovis, California 93612.

mandar comentarios escritos y firmados acerca de nuestro  
CRA, o nuestros hechos de ayudar cumplir con los  
necesidades crediticias de nuestra comunidad a:

Bank of Fresno  
4995 E. Clinton Way  
Fresno, CA 93727

oficina regional de

Federal Deposit Insurance Corporation  
25 Ecker Street, Suite 200  
San Francisco, CA 94105.

ma, junto con nuestra respuesta, puede ser se público.

puede examinar todos los comentarios escritos recibido por  
dentro de dos años pasados, cualquier respuesta que hemos  
los comentarios, y todos los informes CRA en efecto durante  
años pasados en nuestra oficina: Bank of Fresno, 4995 E.  
Way, Fresno, CA 93727.

pedir a ver todos los comentarios recibidos por la oficina  
al de FDIC: Regional Director, 25 Ecker Street, Suite 2300,  
San Francisco, CA 94105

pedir de la corporación de seguridades de depósitos federales:

Federal Deposit Insurance Corporation  
50 17th Street, N.W.  
Washington, D.C. 20429



ou also may request from the Federal Deposit Insurance Corporation, 550 17th Street, N.W., Washington, D.C. 20429, an nouncement of applications covered by the CRA filed with the IC.

are a subsidiary of ValliCorp Holdings, Inc., a bank holding mpany. You may request from the Federal Reserve Bank of San ancisco, P. O. Box 7702, San Francisco, California 94120, an nouncement of applications covered by the CRA filed by bank lding companies.

#### PART IV

#### CURRENT EFFORTS OF THE BANK TO HELP MEET THE CREDIT NEEDS OF ITS COMMUNITY

The Bank formed a Minority Advisory Board in the first quarter of 1991 to meet with representatives of the minority communities within Fresno. The members advise the Bank of cultural and economic issues specific to their communities. The Board chose as a major aim, as a result of extensive discussions, a major goal of improving educational opportunities through direct financial aid and employee support through "adopt-a-school and mentor projects. The mentoring program was established in the third quarter of 1991 to provide guidance and counseling to low income disadvantaged students by Bank employees. It is believed by management that this Bank sponsored program will vastly aid the development of the communities in which these students reside.

In March 1991, loan officers participated in a seminar, "Financing Your Business", sponsored jointly by the Bank, Fresno Economic Development Commission, and SCORE. The seminar was directed toward small businesses in Fresno County.

Senior management attended "Discover Coalinga" in May to ascertain community credit needs and review the opportunity for the Bank to locate a branch in the south-west portion of Fresno County.

Preliminary review of a proposed policy manual addressing Community Reinvestment Act was undertaken by senior management in 1991.

Bank of Fresno continues to be the leading SBA bank headquartered in Fresno County. In the fiscal year ended September 30, 1991, Bank of Fresno closed 17 SBA guaranteed loans totaling \$3.9 million, the second highest number of loans for a bank in this SBA district. Additionally, the Bank has been active in the SBA 504 program administered through Central California Certified Development Corporation. In the 1991 federal fiscal year Bank of Fresno funded three of the six 504 loans guaranteed by CCCDC and purchased the fourth one from Glendale Bank.

The Bank's participation in the Women's Conference held in September 1991 and sponsored in part by Senator Ken Maddy included a booth in the exhibitor's section. Contact was made with a number of business owners and professionals within all areas of the community.

anuncio de aplicaciones cubiertos por la CRA solicitado con la

subsidiaria de ValliCorp Holdings, Inc., La Compania duena del  
o. Usted les puede pedir un folleto de informacion al Federal  
erve Bank of San Francisco al P.O. Box 7702, San Francisco,  
ornia 94120. Es un anuncio de aplicaciones cubierto por el  
y hecho por los Bancos pertenecientes a La Compania.

d puede obtener la seccion publica mas reciente del CRA, acerca  
uestra evaluacion de trabajo, la cual fue preparada por La  
oracion Federal de Aseguranza (Federal Deposit Insurance  
oration) en el 4995 E. Clinton Way, Fresno, CA 93727.



In October 1991, loan officers participated in a seminar, "Financing Your Business", sponsored jointly by the Bank, Madera County Economic Development Commission, and SCORE. The seminar was directed toward small businesses in Madera County.

Continued review by senior management of the proposed CRA Policy Manual was completed in October 1991; the goal was for approval of manual at the November 1991 board meeting.

The Bank's participation in the Hispanic Business Conference in November 1991 included a booth in the Exhibitor's Fair. Contact was made with a number of business owners within the hispanic community.

A self-evaluation of the Bank's existing CRA program was completed in November 1991. The self-assessment identified areas within the program that required improvement; the results of the assessment were communicated to senior management.

The Board of Director's reviewed and approved the Bank's Community Reinvestment Act Statement dated November 15, 1991 in its monthly meeting in November 1991. The Statement includes a delineation of the Bank's community. Also at this time, the review and approval of the CRA Policy Manual was completed..

Geo-coding of data by census tract regarding loans originated and declined in 1991, identification of deposit base, and relocation of the Bank's loan portfolio began in November 1991.

A director of marketing was hired and started work on November 1, 1991. This position is responsible for all marketing strategies and has been charged by the Director's Marketing Committee and Senior Management to fulfill the Bank's obligations to be responsive to all of the Bank's community's financial needs.

The Senior Loan Officer and a member of the Business Development staff met with John Quiring, President of Fresno County Economic Development Council in December 1991 to express the Bank's interest in assisting the Council in promoting the growth of industry in Fresno County. A similar meeting was held with Ed [redacted], Economic Development Coordinator for City of Clovis in December 1991.

A presentation was made by the Compliance Officer to Bank personnel in an officer's meeting in December 1991 identifying the requirements of the Community Reinvestment Act and their respective roles related thereto.

The Bank president participated on "Liveline", a public service forum presented on television, in December 1991, to discuss economic picture for Fresno.



The Bank continues to make loans within the Enterprise ones in Fresno and Madera. There are presently about 150 loans totaling \$9 million outstanding.

The Senior Loan Officer is a member of the Loan & Investment Committee of San Joaquin Business Investment Corp., a minority small business investment corporation.

Loan officers serve on the Loan Committee of Valley Small Business Corporation, which provides State of California guaranties loans to small business concerns.

The Bank participates in various government loan programs; specifically, by extending credit to the Fresno City/County Housing Authority and the Sanger Redevelopment Agency.

Bank of Fresno is an active residential construction lender. We have financed the building of homes in Fresno, Clovis, Madera, Sanger, Huron, Mendota, Ivanhoe, Reedley, Greenfield and Merced where take out financing was provided through California Housing Finance Administration/or Farmers Home Administration programs. The Bank currently is financing the construction of an eight unit apartment complex in Merced which will be repaid through MFA bonds.

The Bank has a loan to Channel 59, the 2nd largest Spanish cable station in our market. We are currently having discussions with the station regarding advertising for 1992.

The Bank is an active participant in the California Community Redevelopment Corporation which, along with other financial institutions, provides financing for low and moderate income needs. The Bank of Fresno has participated in the funding of three long-term multi-family loans through this program. The Bank committed \$1,000,000 to the CCRC program, with approximately \$900,000 outstanding.

The Bank has entered into discussion with Smith's Food Stores relative to putting some type of branch facility in their 4 new food stores planned for Fresno in 1993-5. Most of the locations discussed are in areas not currently serviced by branches of our bank. We would not be picking and choosing locations, but would go into whichever locations they chose, addressing the convenience and credit needs of everyone who shopped there.

Bank of Fresno has the desire and ability to meet the credit needs of both consumer and business borrowers in our service area. The Bank's customer base is comprised largely of small to medium size business firms, professionals and farmers. The local character of the Bank and composition of its Board of Directors of local business and civic leaders allows the bank to be responsive to the needs of the business community. The Bank serves consumers

ough its home construction activities, which are concentrated in low and moderately priced homes, and through its active involvement in the home improvement field. Bank of Fresno's sound financial position enables it to reinvest our locally generated deposits to meet credit needs of the comparatively strong economy of the Central Valley of California.

The Marketing Committee and management have analyzed the deposit and loan data including loan denials. The Committee, with management, have recommended a course of action to better service communities including low and moderate income area.

The Bank has acquired in-house training programs for CRA. personnel will be trained in varying degrees as to the requirements and significance of CRA. The process has already begun.

The Marketing Committee of the Board of Directors has been identified in February to serve as the CRA Committee. Further, the Committee is in agreement that all significant changes in products offered, markets pursued, or further acquisitions should be evaluated for the respective impact on all communities the Bank serves.

In February 1992, preliminary information was obtained from Charles Tingey Associates regarding potential retail branch sites in central and downtown Fresno.

Mike McGowan and Jim Woodward met with Karney Hodge, Director of California Housing Finance Agency in February 1992 to discuss programs regarding affordable financing for single family dwellings and multi family residences in the Fresno area.

In February 1992, the Bank was notified by the Central California Development Corporation (CCCDC) of its selection of the Bank to receive their award for Outstanding Economic Development Lender for 1991. This award is presented to the lender who has actively participated in economic development in Fresno County through the use of the U.S. Small Business Administration 502/504 loan programs. The Bank completed financing for more than \$1,000,000 in total project funding. Additionally, the loans funded provided a minimum of 45 new job opportunities in Fresno County. A plaque will be awarded to the Bank on March 4, 1992.

Mike McGowan's involvement in Vision 20/20 in an executive position coordinating the council of 12 members increased in February 1992. The objectives for Vision 20/20 include:

- To develop a database to be continually updated which will provide information about the county in order for the community to have adequate knowledge to analyze current and projected problems.
- To educate interested groups and individuals as well as the public at large, about conditions in the community, offering opportunities to participate in problem resolution.
- To develop key issues for joint community action and/or resource development.
- To identify resources to address service issues, to accommodate current needs, to address current crises, or to meet on going needs.

# APPENDIX C

Subtitle C - Rural Rental Housing Displacement Prevention,  
Section 241 Prepayment and Refinancing Procedures.

## Bibliography







2. Chapter 1451, Statutes of 1989, and Chapter 889, Statutes of 1991, require all housing elements to include by July 1, 1992 additional needs analyses and programs to address the potential conversion of existing, assisted housing developments to non-low-income housing uses during the next ten-year period (Government Code Section 65583(a)(8) and (c)(6).

The element has identified Oak Valley as one Farmer's Home project at risk of conversion due to the fact that no pre-payment restriction exists on their FmHA loan. However, according to Linda Righetti, District Loan Technician in Stockton, California, there are three complexes currently under FmHA loans, which are under conversion risks. However, only one falls within the ten-year projection period. Bob Anderson, District Director of Farmer's Home Administration has provided the following information on these projects.

### Oak Valley

Oak Valley is comprised of twenty-four units on a two acre parcel within the Sunnydale Subdivision at 40410 Redbud Drive, Oakhurst. Twenty-three of these units provide affordable housing for Madera County residents, while one is reserved as an on-site residence for the property manager. The zoning is RUM (Residential Urban Multi-Family). The project began construction in January 1977 and completed final inspections in February of 1979. According to the Madera County Assessor's office, the current market value of Oak Valley's land and buildings is placed at \$750,000.00. The estimated value of each of the 24 units is \$31,250.00, which is deemed affordable and therefore, encouraging its preservation as affordable housing is much more feasible than replacing or purchasing a new property for this purpose.

According to Janet Kroeger, Finance Manager and Christine Richard, Housing Services Manager, the Madera Housing Authority is willing to accept the Oak Valley project. The Madera Housing Authority services both the city and the county of Madera, and has the expertise to manage such a project.

They are notified when any notice of conversions arise, and have not been notified of any projects that might be converted to market rate through pre-payment recently. Another agency that is also qualified to "take over" affordable housing projects is Self-Help, which has a long-time history of successful affordable housing projects in Madera County.

Other FmHA projects in the unincorporated area of Madera County include the following:

**Oakhurst Apartments**  
48444 Victoria Lane  
Oakhurst, CA 93644

The earliest year for possible pre-payment of the FmHa loan is 2006, which will be addressed in an upcoming Housing Element.

**Oak Terrace II Apartments**  
48176 Lindsay Lane  
Oakhurst, CA 93644

The earliest date of possible conversion due to pre-payment is 2009, which will be addressed in an upcoming Housing Element.

**Oak Valley**  
Redbud Drive and White Oak Drive  
Oakhurst, CA 93644

Since no pre-payment restriction applies, this FmHA financed complex can request pre-payment at any time thus risking conversion to market rate costs and diminishing the current stock of affordable housing in Madera County.

Therefore the Oak Valley project is the only FmHa financed complex in the unincorporated area of Madera County at risk of conversion within the next ten years. Measures to diminish risk of conversion and replacement costs will be undertaken by the County by monitoring the status of the project with an overall objective of conserving the units as affordable housing. This can be accomplished through agreements with the Madera Housing Authority, Self-Help Enterprises or any other agency that is qualified to take over this project.

U.S. DEPARTMENT OF AGRICULTURE

DATE

REFERENCE SLIP

8/11/92

TO

Ken Young

☐ ACTION

☐ NOTE AND RETURN

☐ APPROVAL

☒ PER PHONE CALL

☒ AS REQUESTED

☐ RECOMMENDATION

☐ FOR COMMENT

☐ REPLY FOR SIGNATURE OF

☒ FOR INFORMATION

☐ RETURNED

☐ INITIALS

☐ SEE ME

☐ NOTE AND FILE

☐ YOUR SIGNATURE

REMARKS

RECEIVED  
AUG 18 1992

MADERA COUNTY  
PLANNING DEPARTMENT

Farmers Home Administration, USDA

194 W. Main Street, Suite F

Woodland, CA 95695-2915

ROBERT H. LONGMAN  
MULTIFAMILY HOUSING COORDINATOR

FORM AD-514 (E-64)



RPT.	RPT.	RPT.	RPT.	PAY- MENT
( )	( )	( )	( )	
(01)	Initial	\$	450,000	
(02)	Subsequent	\$	101,600	
Total		\$		

OAK VALLEY ASSOCIATES  
Valley Oaks Apartments  
~~MADERA~~  
Oakhurst, ~~Madera~~ Merced County, CA

St. Cit.  
RRH RCH LH TA 523 524 525 TSA  
RA-20 RA-5 Sec. 8  
☒ ☐ ☐ ☐ ☐ ☐ ☐ ☒

NAME AND LOCATION OF PROJECT  
Case No.: 04-020-953230387 01-1  
Sponsor Name, Address & Phone No.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

INDIVIDUAL  
( ) Profit  
( ) Ltd. Profit

Grant: \$ \_\_\_\_\_  
9% 40 Yrs.  
Dates 09/17/76  
Approved: 04/13/77  
Closed: 05/23/79  
FY Ends 12/31  
Annual Reserve  
Req: \$ \_\_\_\_\_  
Annual Return to  
Owner: \$ \_\_\_\_\_  
Expiration Date  
of Insurance: \_\_\_\_\_

County ~~Madera~~ Merced State CA  
County Office: Merced DO: Stockton  
Cong. District: \_\_\_\_\_

ORGANIZATION  
( ) Profit Corp.  
( ) Ltd. Profit Corp.  
( ) Nonprofit Corp.  
( ) Public Agency  
( ) Partnership  
(x) Ltd. Partnership  
( ) Other  
( ) Nonsubsidized  
( ) Plan I Subsidized  
(x) Plan II RA  
No. Units: RA  
20-Yr. \_\_\_\_\_  
5-Yr. 10  
Sec. 8 New  
Agreement Renewal  
# 91-02-01  
\$91,250

No. Bdrms.	No. Units	Rental Rates		Sec. 8	Utl.
		Basic	Mkt.		Allow.
0					
1	6	\$275	\$391		
2	18	\$325	\$455		46
3					87
4					
Total	24				
Approval Dates: 11-29-91		Utl. Incl. ( ) Yes ( ) No		11-29-91	

PAYMENT: (x) -- Monthly; ( ) -- Annual  
1% Full  
Sec. 8 (Amount of Interest rate reduction %)  
Ahead of Schedule \$ \_\_\_\_\_  
Behind Schedule \$ \_\_\_\_\_

Interim Lender:

2 The requirements of this subtitle shall apply to any  
3 project that is eligible low income housing on or after No-  
4 vember 1, 1987.

## 5 Subtitle C—Rural Rental Housing 6 Displacement Prevention

### 7 SEC. 241. PREPAYMENT AND REFINANCING PROCEDURES.

8 Section 502(c) of the Housing Act of 1949 is amend-  
9 ed by adding at the end the following new paragraphs:

10 “(3) NOTICE OF OFFER TO PREPAY.—Not less than 30  
11 days after receiving an offer to prepay any loan made or  
12 insured under section 514 or 515, the Secretary shall pro-  
13 vide written notice of the offer or request to the tenants of  
14 the housing and related facilities involved, to interested  
15 nonprofit organizations, and to any appropriate State and  
16 local agencies.

17 “(4)(A) AGREEMENT BY BORROWER TO EXTEND LOW  
18 INCOME USE.—Before accepting any offer to prepay, or re-  
19 questing refinancing in accordance with subsection <sup>502</sup>(b)(3)  
20 of, any loan made or insured under section 514 or 515  
21 pursuant to a contract entered into before December 21,  
22 1979, the Secretary shall make reasonable efforts to enter  
23 into an agreement with the borrower under which the bor-  
24 rower will make a binding commitment to extend the low  
25 income use of the assisted housing and related facilities

the date on which the agreement is executed.

“(B) ASSISTANCE AVAILABLE TO BORROWER TO EXTEND

LOW INCOME USE.—To the extent of amounts provided in

appropriation Acts, the agreement under subparagraph (A)

may provide for 1 or more of the following forms of as-

sistance that the Secretary, after taking into account local

market conditions, determines to be necessary to extend

the low income use of the housing and related facilities

involved:

“(i) Increase in the rate of return on <sup>initial</sup> investment ~~in~~ 12 13

“(ii) Reduction of the interest rate on the loan

through the provision of interest credits under sec-

tion 521(a)(1)(B).

“(iii) Additional rental assistance, or an in-

crease in assistance provided under existing con-

tracts, under section 521(a)(2) or under section 8 of

the United States Housing Act of 1937.

“(iv) An equity loan to the borrower under

paragraphs (7) and (8) of section 515(b).

“(v) Incremental rental assistance in connection

with loans under clauses (ii) and (iv) to the extent

necessary to avoid increases in the rental payments

of current tenants not receiving rental assistance

United States Housing Act of 1937.

“(C) APPROVAL OF ASSISTANCE.—The Secretary may approve assistance under subparagraph (B) only if the Secretary determines that the combination of assistance provided—

“(i) is necessary to provide a fair return on the investment of the borrower; and

“(ii) is the least costly alternative for the Federal Government that is consistent with carrying out the purposes of this subsection.

“(5)(A) OFFER TO SELL TO NONPROFIT ORGANIZATIONS AND PUBLIC AGENCIES.—

“(i) IN GENERAL.—If the Secretary determines after a reasonable period that an agreement will not be entered into with a borrower under paragraph (4), the Secretary shall require the borrower (except as provided in subparagraph (G)) to offer to sell the assisted housing and related facilities involved to any qualified nonprofit organization or public agency at a fair market value determined by 2 independent appraisers, one of whom shall be selected by the Secretary and one of whom shall be selected by the borrower. If the 2 appraisers fail to agree on the fair market value, the Secretary and the borrower shall

*30 days*

*1-1-16*

*in 4-10-17*  
*for 6-1-17*

*W. H. H.*  
*Jan*

*3/1/17*  
*1/1/17*



jointly select a third appraiser, whose appraisal shall  
be binding on the Secretary and the borrower.

“(ii) PERIOD FOR WHICH REQUIREMENT APPLICABLE.—If, upon the expiration of 180 days after an offer is made to sell housing and related facilities under clause (i), no qualified nonprofit organization or public agency has made a bona fide offer to purchase, the Secretary may accept the offer to prepay, or may request refinancing in accordance with subsection <sup>502</sup> (b)(3) of, the loan. This clause shall apply only when funds are available for purposes of carrying out a transfer under this paragraph.

“(B) QUALIFIED NONPROFIT ORGANIZATIONS AND PUBLIC AGENCIES.—

“(i) LOCAL NONPROFIT ORGANIZATION OR PUBLIC AGENCY.—A local nonprofit organization or public agency may purchase housing and related facilities under this paragraph only if—

“(I) the organization or agency is determined by the Secretary to be capable of managing the housing and related facilities (either directly or through a contract) for the remaining useful life of the housing and related facilities;  
and

2           tered into an agreement that obligates it (and  
3           successors in interest thereof) to maintain the  
4           housing and related facilities as affordable for  
5           very low-income families or persons and low  
6           income families or persons for the remaining  
7           useful life of the housing and related facilities.

8           “(ii) NATIONAL OR REGIONAL NONPROFIT ORGANI-  
9           ZATION.—If the Secretary determines that there is no  
10          local nonprofit organization or public agency quali-  
11          fied to purchase the housing and related facilities in-  
12          volved, the Secretary shall require the borrower to  
13          offer to sell the assisted housing and related facilities  
14          to an existing qualified national or regional nonprofit  
15          organization.

16          “(C) FINANCING OF SALE.—To facilitate the sale de-  
17          scribed in subparagraph (A), the Secretary shall—

18               “(i) to the extent provided in appropriation  
19          Acts, make an advance <sup>to it</sup> to the nonprofit organization  
20          or public agency whose offer to purchase is accepted  
21          under this paragraph to cover any direct costs (other  
22          than the purchase price) incurred by the organization  
23          or agency in purchasing and assuming responsibility  
24          for the housing and related facilities involved;

organization or public agency involved, of the loan made or insured under section 514 or 515;

“(iii) to the extent provided in appropriation Acts, transfer any rental assistance payments that are received under section 521(a)(2)(A), or under section 8 of the United States Housing Act of 1937, with respect to the housing and related facilities involved; and

“(iv) to the extent provided in appropriation Acts, provide a loan under section 515(c)(3) to the nonprofit organization or public agency whose offer to purchase is accepted under this paragraph to enable the organization or agency to purchase the housing and related facilities involved.

“(D) RENT LIMITATION AND ASSISTANCE.—The Secretary shall, to the extent provided in appropriation Acts, provide to each nonprofit organization or public agency purchasing housing and related facilities under this paragraph financial assistance (in the form of monthly payments or forgiveness of debt) in an amount necessary to ensure that the monthly rent payment made by each low income family or person residing in the housing does not exceed the maximum rent permitted under section 521(a)(2)(A)

2 Except as provided in subparagraph (B)(ii), the Secretary  
3 may not approve the transfer of any housing and related  
4 facilities purchased under this paragraph during the re-  
5 maining useful life of the housing and related facilities,  
6 unless the Secretary determines that—

7 “(i) the transfer will further the provision of  
8 housing and related facilities for low income families  
9 or persons; or

10 “(ii) there is no longer a need for such housing  
11 and related facilities by low income families or per-  
12 sons.

13 “(F) GENERAL RESTRICTION ON PREPAYMENTS AND RE-  
14 FINANCINGS.—Following the transfer of the maximum  
15 number of dwelling units set forth in subparagraph (H)(i)  
16 in any fiscal year or the maximum number of dwelling  
17 units for which budget authority is available in any fiscal  
18 year, the Secretary may not accept in such fiscal year any  
19 offer to prepay, or request refinancing in accordance with  
20 subsection (b)(3) of, any loan made or insured under sec-  
21 tion 514 or 515 pursuant to a contract entered into before  
22 December 21, 1979, except in accordance with subpara-  
23 graph (G). The limitation established in this subparagraph  
24 shall not apply to an offer to prepay, or request to refi-  
25 nance if, following the date on which said offer or request



2 Housing and Community Development Act of 1987,  
3 whichever occurs later) a 15-month period expires during  
4 which no budget authority is available to carry out this  
5 paragraph. For purposes of this subparagraph, the Secre-  
6 tary shall allocate budget authority under this paragraph in  
7 the order in which offers to prepay, or request to refinance,  
8 are made.

9 “(G) EXCEPTION.—This paragraph shall not apply to  
10 any offer to prepay, or any request to refinance in accord-  
11 ance with subsection (b)(3), any loan made or insured  
12 under section 514 or 515 pursuant to a contract entered  
13 into before December 21, 1979, if—

14 “(i) the borrower enters into an agreement with  
15 the Secretary that obligates the borrower (and suc-  
16 cessors in interest thereof)—

17 “(I) to utilize the assisted housing and re-  
18 lated facilities for the purposes specified in sec-  
19 tion 514 or 515, as the case may be, for a  
20 period determined by the Secretary (but not less  
21 than the period described in paragraph (1)(B)  
22 calculated from the date on which the loan is  
23 made or insured and

24 “(II) upon termination of the period de-  
25 scribed in paragraph (1)(B) to offer to sell the

2       fied nonprofit organization or public agency in  
3       accordance with this paragraph; or

4       “(ii) the Secretary determines that housing op-  
5       portunities of minorities will not be materially affect-  
6       ed as a result of the prepayment or refinancing, and  
7       that—

8       “(I) the borrower (and any successor in in-  
9       terest thereof) are obligated to ensure that ten-  
10      ants of the housing and related facilities fi-  
11      nanced with the loan will not be displaced due  
12      to a change in the use of the housing, or to an  
13      increase in rental or other charges, as a result of  
14      the prepayment or refinancing; or

15      “(II) there is an adequate supply of safe,  
16      decent, and affordable rental housing within the  
17      market area of the housing and related facilities  
18      and sufficient actions have been taken to ensure;  
19      that the rental housing will be made available to  
20      each tenant upon displacement.

21      “(H) FUNDING.—

22      “(i) BUDGET LIMITATION.—Not more than 5,000  
23      dwelling units may be transferred under this para-  
24      graph in any fiscal year, and the budget authority  
25      that may be provided under this paragraph for any

2 carry out this paragraph with respect to such number.

3 “(ii) REIMBURSEMENT OF RURAL HOUSING INSUR-  
4 ANCE FUND.—There are authorized to be appropriated  
5 to the Rural Housing Insurance Fund such sums as  
6 may be necessary to reimburse the Fund for financial  
7 assistance provided under this paragraph, paragraph  
8 (4), and section 517(j)(7).

9 “(I) DEFINITION.—For purposes of this paragraph, the  
10 term ‘nonprofit organization’ means any private organiza-  
11 tion—

12 “(i) no part of the net earnings of which inures  
13 to the benefit of any member, founder, contributor,  
14 or individual; and

15 “(ii) that is approved by the Secretary as to fi-  
16 nancial responsibility.

17 “(J) REGULATIONS.—Notwithstanding section 534, the  
18 Secretary shall issue final regulations to carry out this  
19 paragraph not later than 60 days after the date of the enact-  
20 ment of the Housing and Community Development Act of  
21 1987. The Secretary shall provide for the regulations to  
22 take effect not later than 45 days after the date on which  
23 the regulations are issued.”

Section 515 of the Housing Act of 1949 is amended—

(1) by redesignating subsections (c) through (p) as subsections (d) through (q), respectively; and

(2) by inserting after subsection (b) the following:

“(c) With respect to a loan made or insured under subsection (a) or (b), the Secretary is authorized to—

“(1) make or insure an equity loan in the form of a supplemental loan for the purpose of equity takeout to the owner of housing financed with a loan made or insured under this section pursuant to a contract entered into before December 21, 1979, for the purpose of extending the affordability of the housing for low income families or persons and very-low income families or persons for not less than 20 years, except that such loan may not exceed 90 percent of the value of the equity in the project as determined by the Secretary;

“(2) transfer and reamortize an existing loan in connection with assistance provided under paragraph (1); and

“(3) make or insure a loan to enable a nonprofit organization or public agency to make a purchase described in section 502(c)(5).”

*W. J. ...*  
*...*  
*...*





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